

Schedule RI-E - Explanations

Schedule RI-E is to be completed each quarter on a calendar year-to-date basis.

Detail all adjustments in Schedule RI-A and RI-B, all extraordinary items and other adjustments in Schedule RI, and all significant items of other noninterest income and other noninterest expense in Schedule RI. (See instructions for details.)

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Other noninterest income (from Schedule RI, item 5.l):					
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.l:					
a.	Income and fees from the printing and sale of checks	RIADC013	622,000		1.a.
b.	Earnings on/increase in value of cash surrender value of life insurance	RIADC014	0		1.b.
c.	Income and fees from automated teller machines (ATMs)	RIADC016	0		1.c.
d.	Rent and other income from other real estate owned	RIAD4042	0		1.d.
e.	Safe deposit box rent	RIADC015	0		1.e.
f.	Net change in the fair values of financial instruments accounted for under a fair value option	RIADF229	0		1.f.
g.	Bank card and credit card interchange fees	RIADF555	447,000		1.g.
h.	<input type="text" value="TEXT4461"/> Operating Income from Affiliates	RIAD4461	1,724,000		1.h.
i.	<input type="text" value="TEXT4462"/> CDS Hedge Earnings	RIAD4462	(1,072,000)		1.i.
j.	<input type="text" value="TEXT4463"/>	RIAD4463	0		1.j.
2. Other noninterest expense (from Schedule RI, item 7.d):					
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d:					
a.	Data processing expenses	RIADC017	623,000		2.a.
b.	Advertising and marketing expenses	RIAD0497	811,000		2.b.
c.	Directors' fees	RIAD4136	0		2.c.
d.	Printing, stationery, and supplies	RIADC018	0		2.d.
e.	Postage	RIAD8403	0		2.e.
f.	Legal fees and expenses	RIAD4141	0		2.f.
g.	FDIC deposit insurance assessments	RIAD4146	0		2.g.
h.	Accounting and auditing expenses	RIADF556	0		2.h.
i.	Consulting and advisory expenses	RIADF557	0		2.i.
j.	Automated teller machine (ATM) and interchange expenses	RIADF558	0		2.j.
k.	Telecommunications expenses	RIADF559	1,469,000		2.k.
l.	<input type="text" value="TEXT4464"/> Expense Paid to Affiliates	RIAD4464	1,023,000		2.l.
m.	<input type="text" value="TEXT4467"/>	RIAD4467	0		2.m.
n.	<input type="text" value="TEXT4468"/>	RIAD4468	0		2.n.
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11)					
(itemize and describe all extraordinary items and other adjustments):					
a.	(1) <input type="text" value="TEXT4469"/> Discontinued Operations	RIAD4469	(59,000)		3.a.(1)
	(2) Applicable income tax effect	RIAD4486	(41,000)		3.a.(2)
b.	(1) <input type="text" value="TEXT4487"/>	RIAD4487	0		3.b.(1)
	(2) Applicable income tax effect	RIAD4488	0		3.b.(2)
c.	(1) <input type="text" value="TEXT4489"/>	RIAD4489	0		3.c.(1)
	(2) Applicable income tax effect	RIAD4491	0		3.c.(2)

Schedule RI-E - Continued

Dollar Amounts in Thousands

		Bil	Mil	Thou	
4. Restatements due to corrections of material accounting errors and changes in accounting principles (from Schedule RI-A, item 2) (itemize and describe all restatements):					
a. Cumulative effect of the initial application of FSP FAS 115-2 on other-than-temporary impairment					
	RIADG894			0	4.a.
	RIADB527			0	4.b.
5. Other transactions with parent holding company (from Schedule RI-A, item 11) (itemize and describe all such transactions):					
a. TEXT4498 Capital Contribution					
	RIAD4498		30,492,000		5.a.
b. TEXT4499 Transfer of Subsidiary from Corp Chain in 1Q09					
	RIAD4499		117,000		5.b.
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):					
a. TEXT4521 Foreign Currency Translation/Other					
	RIAD4521		(232,000)		6.a.
b. TEXT4522					
	RIAD4522		0		6.b.

		Yes/No		
7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):				
a. Comments?				
	RIAD4769		NO	7.a.
b. Other explanations:				

(TEXT 4769)

Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for September 30, 2009

All schedules are to be reported in thousands of dollars. Unless otherwise indicated, report the amount outstanding as of the last business day of the quarter.

Schedule RC - Balance Sheet

Dollar Amounts in Thousands

		Bil	Mill	Thou	
ASSETS					
1. Cash and balances due from depository institutions (from Schedule RC-A):					
a. Noninterest-bearing balances and currency and coin ⁽¹⁾	RCFD0081	21,016,000			1.a.
b. Interest-bearing balances ⁽²⁾	RCFD0071	207,082,000			1.b.
2. Securities:					
a. Held-to-maturity securities (from Schedule RC-B, column A)	RCFD1754	39,854,000			2.a.
b. Available-for-sale securities (from Schedule RC-B, column D)	RCFD1773	140,184,000			2.b.
3. Federal funds sold and securities purchased under agreements to resell:					
a. Federal funds sold in domestic offices	RCONB987	20,000			3.a.
b. Securities purchased under agreements to resell ⁽³⁾	RCFDB989	16,376,000			3.b.
4. Loans and lease financing receivables (from Schedule RC-C):					
a. Loans and leases held for sale	RCFD5369	9,465,000			4.a.
b. Loans and leases, net of unearned income	RCFDB528	507,629,000			4.b.
c. LESS: Allowance for loan and lease losses	RCFD3123	23,299,000			4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)	RCFDB529	484,330,000			4.d.
5. Trading assets (from Schedule RC-D)	RCFD3545	162,930,000			5.
6. Premises and fixed assets (including capitalized leases)	RCFD2145	4,782,000			6.
7. Other real estate owned (from Schedule RC-M)	RCFD2150	568,000			7.
8. Investments in unconsolidated subsidiaries and associated companies	RCFD2130	4,730,000			8.
9. Direct and indirect investments in real estate ventures	RCFD3656	1,000			9.
10. Intangible assets:					
a. Goodwill	RCFD3163	10,210,000			10.a.
b. Other intangible assets (from Schedule RC-M)	RCFD0426	8,010,000			10.b.
11. Other assets (from Schedule RC-F)	RCFD2160	77,196,000			11.
12. Total assets (sum of items 1 through 11)	RCFD2170	1,186,754,000			12.

(1) Includes cash items in process of collection and unposted debits.

(2) Includes time certificates of deposit not held for trading.

(3) Includes all securities resale agreements in domestic and foreign offices, regardless of maturity.

Schedule RC - Continued

Dollar Amounts in Thousands

		Bil	Mil	Thou	
LIABILITIES					
13. Deposits:					
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I)	RCON2200		269,228,000		13.a.
(1) Noninterest-bearing (1)	RCON6631		80,425,000		13.a.(1)
(2) Interest-bearing	RCON6636		188,803,000		13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)	RCFN2200		516,573,000		13.b.
(1) Noninterest-bearing	RCFN6631		39,403,000		13.b.(1)
(2) Interest-bearing	RCFN6636		477,170,000		13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase:					
a. Federal funds purchased in domestic offices (2)	RCONB993		5,399,000		14.a.
b. Securities sold under agreements to repurchase (3)	RCFDB995		10,541,000		14.b.
15. Trading liabilities (from Schedule RC-D)	RCFD3548		56,532,000		15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)	RCFD3190		151,967,000		16.
17. Not applicable					
18. Not applicable					
19. Subordinated notes and debentures (4)	RCFD3200		6,555,000		19.
20. Other liabilities (from Schedule RC-G)	RCFD2930		54,240,000		20.
21. Total liabilities (sum of items 13 through 20)	RCFD2948		1,071,035,000		21.
22. Not applicable					22.
EQUITY CAPITAL					
Bank Equity Capital					
23. Perpetual preferred stock and related surplus	RCFD3838		0		23.
24. Common stock	RCFD3230		751,000		24.
25. Surplus (exclude all surplus related to preferred stock)	RCFD3839		105,293,000		25.
26.					
a. Retained earnings	RCFD3632		19,988,000		26.a.
b. Accumulated other comprehensive income (5)	RCFDB530		(11,415,000)		26.b.
c. Other equity capital components (6)	RCFDA 130		0		26.c.
27.					27.
a. Total bank equity capital (sum of items 23 through 26.c)	RCFD3210		114,617,000		27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries	RCFD3000		1,102,000		27.b.
28. Total equity capital (sum of items 27.a and 27)	RCFDG105		115,719,000		28.
29. Total liabilities and equity capital (sum of items 21 and 28)	RCFD3300		1,186,754,000		29.

(1) Includes total demand deposits and noninterest-bearing time and savings deposits.

(2) Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."

(3) Includes all securities repurchase agreements in domestic and foreign offices, regardless of maturity.

(4) Includes limited-life preferred stock and related surplus.

(5) Includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, cumulative foreign currency translation adjustments, and minimum pension liability adjustments.

(6) Includes treasury stock and unearned Employee Stock Ownership Plan shares.

Schedule RC - Continued

Memoranda

To be reported with the March Report of Condition.

	Number	
1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2008		
	RCFD6724	N/A

M.1.

- 1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank
- 2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately)
- 3 = Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm

- 4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state chartering authority)
- 5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)
- 6 = Review of the bank's financial statements by external auditors
- 7 = Compilation of the bank's financial statements by external auditors
- 8 = Other audit procedures (excluding tax preparation work)
- 9 = No external audit work

	MM/DD	
To be reported with the March Report of Condition.		
2. Bank's fiscal year-end date	RCON8678	N/A

M.2.

Schedule RC-A - Cash and Balances Due From Depository Institutions

Exclude assets held for trading.

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
1. Cash items in process of collection, unposted debits, and currency and coin					1.
a. Cash items in process of collection and unposted debits	RCFD0022	7,095,000			1.a.
b. Currency and coin			RCON0020	3,009,000	1.a.
2. Balances due from depository institutions in the U.S.			RCON0080	854,000	1.b.
a. U.S. branches and agencies of foreign banks (including their IBFs) .	RCFD0083	579,000			2.
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs)	RCFD0085	3,839,000			2.a.
3. Balances due from banks in foreign countries and foreign central banks			RCON0070	47,000	2.b.
a. Foreign branches of other U.S. banks	RCFD0073	361,000			3.
b. Other banks in foreign countries and foreign central banks	RCFD0074	68,240,000			3.a.
4. Balances due from Federal Reserve Banks	RCFD0090	147,984,000	RCON0090	147,984,000	3.b.
5. Total (sum of items 1 through 4) (total of column A must equal Schedule RC, sum of items 1.a and 1.b)	RCFD0010	228,098,000	RCON0010	155,509,000	4.
					5.

Schedule RC-B - Securities

Exclude assets held for trading.

Dollar Amounts in Thousands					
	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for- sale Amortized Cost	(Column D) Available-for- sale Fair Value	
1. U.S. Treasury securities	RCFD0211	RCFD0213	RCFD1286	RCFD1287	
	0	0	5,723,000	5,758,000	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities):					
a. Issued by U.S. Government agencies (1)	RCFD1289	RCFD1290	RCFD1291	RCFD1293	
	0	0	26,000	27,000	2.a.
b. Issued by U.S. Government-sponsored agencies (2)	RCFD1294	RCFD1295	RCFD1297	RCFD1298	
	0	0	8,658,000	8,710,000	2.b.
3. Securities issued by states and political subdivisions in the U.S.	RCFD8496	RCFD8497	RCFD8498	RCFD8499	
	121,000	129,000	15,829,000	14,604,000	3.
4. Mortgage-backed securities (MBS):					
a. Residential mortgage pass-through securities:					
(1) Guaranteed by GNMA	RCFDG300	RCFDG301	RCFDG302	RCFDG303	
	0	0	1,212,000	1,251,000	4.a.(1)
(2) Issued by FNMA and FHLMC	RCFDG304	RCFDG305	RCFDG306	RCFDG307	
	0	0	17,878,000	18,229,000	4.a.(2)
(3) Other pass-through securities	RCFDG308	RCFDG309	RCFDG310	RCFDG311	
	315,000	249,000	1,000	1,000	4.a.(3)
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	RCFDG312	RCFDG313	RCFDG314	RCFDG315	
	0	0	2,728,000	2,718,000	4.b.(1)
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA	RCFDG316	RCFDG317	RCFDG318	RCFDG319	
	0	0	0	0	4.b.(2)
(3) All other residential MBS	RCFDG320	RCFDG321	RCFDG322	RCFDG323	
	21,762,000	22,165,000	7,743,000	6,698,000	4.b.(3)
c. Commercial MBS:					
(1) Commercial mortgage pass-through securities	RCFDG324	RCFDG325	RCFDG326	RCFDG327	
	0	0	85,000	35,000	4.c.(1)
(2) Other commercial MBS	RCFDG328	RCFDG329	RCFDG330	RCFDG331	
	1,132,000	755,000	31,000	30,000	4.c.(2)
5. Asset-backed securities and structured financial products:					
a. Asset-backed securities (ABS) (from RC-B Memoranda)	RCFDC026	RCFDC988	RCFDC989	RCFDC027	
	8,174,000	8,076,000	317,000	305,000	5.a.
b. Structured financial products:					
(1) Cash	RCFDG336	RCFDG337	RCFDG338	RCFDG339	
	1,436,000	1,214,000	6,369,000	6,347,000	5.b.(1)
(2) Synthetic	RCFDG340	RCFDG341	RCFDG342	RCFDG343	
	48,000	47,000	0	0	5.b.(2)
(3) Hybrid	RCFDG344	RCFDG345	RCFDG346	RCFDG347	
	0	0	0	0	5.b.(3)

(1) Includes Small Business Administration "Guaranteed Loan Pool Certificates," U.S. Maritime Administration obligations, and Export-Import Bank participation certificates.

(2) Includes obligations (other than mortgage-backed securities) issued by the Farm Credit System, the Federal Home Loan Bank System, the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, the Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.

Schedule RC-B - Continued

Dollar Amounts in Thousands	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for- sale Amortized Cost	(Column D) Available-for- sale Fair Value	
6. Other debt securities:					
a. Other domestic debt securities	RCFD1737	RCFD1738	RCFD1739	RCFD1741	6.a.
	2,238,000	2,458,000	730,000	740,000	
b. Foreign debt securities	RCFD1742	RCFD1743	RCFD1744	RCFD1746	6.b.
	4,628,000	4,595,000	73,518,000	73,798,000	
7. Investments in mutual funds and other equity securities w ith readily determinable fair values ⁽³⁾			RCFDA510	RCFDA511	7.
			120,000	933,000	
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b.)	RCFD1754	RCFD1771	RCFD1772	RCFD1773	8.
	39,854,000	39,688,000	140,968,000	140,184,000	

(3) Report Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock in Schedule RC-F, item 4.

Schedule RC-B - Continued

Memoranda

Dollar Amounts in Thousands

		Bil	Mill	Thou	
1. Pledged securities (1)	RCFD0416	77,765,000			M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status): (1) (2)					
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing data of: (3) (4)					
(1) Three months or less	RCFDA549	25,351,000			M.2.a.(1)
(2) Over three months through 12 months	RCFDA550	21,826,000			M.2.a.(2)
(3) Over one year through three years	RCFDA551	28,890,000			M.2.a.(3)
(4) Over three years through five years	RCFDA552	11,490,000			M.2.a.(4)
(5) Over five years through 15 years	RCFDA553	21,874,000			M.2.a.(5)
(6) Over 15 years	RCFDA554	17,538,000			M.2.a.(6)
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (3) (5)					
(1) Three months or less	RCFDA555	111,000			M.2.b.(1)
(2) Over three months through 12 months	RCFDA556	147,000			M.2.b.(2)
(3) Over one year through three years	RCFDA557	701,000			M.2.b.(3)
(4) Over three years through five years	RCFDA558	1,309,000			M.2.b.(4)
(5) Over five years through 15 years	RCFDA559	12,212,000			M.2.b.(5)
(6) Over 15 years	RCFDA560	5,316,000			M.2.b.(6)
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: (6)					
(1) Three years or less	RCFDA561	614,000			M.2.c.(1)
(2) Over three years	RCFDA562	31,726,000			M.2.c.(2)
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above)	RCFDA248	38,106,000			M.2.d.
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)	RCFD1778	0			M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):					
a. Amortized cost	RCFD8782	12,000			M.4.a.
b. Fair value	RCFD8783	10,000			M.4.b.

(1) Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.
 (2) Exclude investments in mutual funds and other equity securities with readily determinable fair values.
 (3) Report fixed rate debt securities by remaining maturity and floating rate debt securities by next repricing date.
 (4) Sum of Memorandum items 2.a.(1) through 2.a.(6) plus any nonaccrual debt securities in the categories of debt securities reported in Memorandum item 2.a that are included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 1, 2, 3, 4.c.(1), 5, and 6, columns A and D, plus residential mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.
 (5) Sum of Memorandum items 2.b.(1) through 2.b.(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.a, sum of columns A and D, less the amount of residential mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.
 (6) Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual "Other mortgage-backed securities" included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 4.b. and 4.c.(2), columns A and D.

Schedule RC-B - Continued

Memoranda (continued)

Dollar Amounts in Thousands	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for- sale Amortized Cost	(Column D) Available-for- sale Fair Value	
Memorandum item 5.a through 5.f are to be completed by banks with \$1 billion or more in total assets. (1)					
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a):					
a. Credit card receivables	RCFDB838 1,444,000	RCFDB839 1,474,000	RCFDB840 90,000	RCFDB841 87,000	M.5.a.
b. Home equity lines	RCFDB842 447,000	RCFDB843 380,000	RCFDB844 0	RCFDB845 0	M.5.b.
c. Automobile loans	RCFDB846 3,015,000	RCFDB847 2,975,000	RCFDB848 24,000	RCFDB849 24,000	M.5.c.
d. Other consumer loans	RCFDB850 2,980,000	RCFDB851 2,958,000	RCFDB852 75,000	RCFDB853 74,000	M.5.d.
e. Commercial and industrial loans	RCFDB854 0	RCFDB855 0	RCFDB856 0	RCFDB857 0	M.5.e.
f. Other	RCFDB858 288,000	RCFDB859 289,000	RCFDB860 128,000	RCFDB861 120,000	M.5.f.
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, sum of items 5.b.(1) through (3)):					
a. Trust preferred securities issued by financial institutions	RCFDG348 525,000	RCFDG349 348,000	RCFDG350 0	RCFDG351 0	M.6.a.
b. Trust preferred securities issued by real estate investment trusts	RCFDG352 0	RCFDG353 0	RCFDG354 0	RCFDG355 0	M.6.b.
c. Corporate and similar loans	RCFDG356 828,000	RCFDG357 811,000	RCFDG358 6,078,000	RCFDG359 6,074,000	M.6.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)	RCFDG360 0	RCFDG361 0	RCFDG362 0	RCFDG363 0	M.6.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs	RCFDG364 18,000	RCFDG365 15,000	RCFDG366 0	RCFDG367 0	M.6.e.
f. Diversified (mixed) pools of structured financial products	RCFDG368 5,000	RCFDG369 5,000	RCFDG370 0	RCFDG371 0	M.6.f.
g. Other collateral or reference assets	RCFDG372 108,000	RCFDG373 82,000	RCFDG374 291,000	RCFDG375 273,000	M.6.g.

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2008, Report of Condition.

Schedule RC-C -- Loans and Lease Financing Receivables

Part I. Loans and Leases

Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or market value and (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair value option. Exclude assets held for trading and commercial paper.

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
1. Loans secured by real estate	RCFD1410	227,533,000			1.
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans			RCONF158	569,000	1.a.(1)
(2) Other construction loans and all land development and other land loans			RCONF159	1,713,000	1.a.(2)
b. Secured by farmland (including farm residential and other improvements)			RCON1420	16,000	1.b.
c. Secured by 1-4 family residential properties:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit			RCON1797	31,605,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens			RCON5367	105,596,000	1.c.(2)(a)
(b) Secured by junior liens			RCON5368	23,567,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties			RCON1460	7,508,000	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties			RCONF160	2,058,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties			RCONF161	6,696,000	1.e.(2)
2. Loans to depository institutions and acceptances of other banks:					
a. To commercial banks in the U.S.			RCONB531	17,521,000	2.a.
(1) To U.S. branches and agencies of foreign banks	RCFDB532	51,000			2.a.(1)
(2) To other commercial banks in the U.S.	RCFDB533	17,534,000			2.a.(2)
b. To other depository institutions in the U.S.	RCFDB534	9,467,000	RCONB534	9,467,000	2.b.
c. To banks in foreign countries			RCONB535	667,000	2.c.
(1) To foreign branches of other U.S. banks	RCFDB536	172,000			2.c.(1)
(2) To other banks in foreign countries	RCFDB537	8,279,000			2.c.(2)
3. Loans to finance agricultural production and other loans to farmers	RCFD1590	880,000	RCON1590	207,000	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile)	RCFD1763	26,251,000	RCON1763	25,275,000	4.a.
b. To non-U.S. addressees (domicile)	RCFD1764	76,738,000	RCON1764	2,337,000	4.b.
5. Not applicable					
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
a. Credit cards	RCFDB538	37,229,000	RCONB538	0	6.a.
b. Other revolving credit plans	RCFDB539	5,432,000	RCONB539	1,135,000	6.b.
c. Other consumer loans (includes single payment, installment, and all student loans)	RCFD2011	71,494,000	RCON2011	34,417,000	6.c.
7. Loans to foreign governments and official institutions (including foreign central banks)	RCFD2081	633,000	RCON2081	66,000	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.	RCFD2107	1,507,000	RCON2107	1,507,000	8.
9. Other loans	RCFD1563	32,054,000			9.
a. Loans for purchasing or carrying securities (secured and unsecured)			RCON1545	353,000	9.a.
b. All other loans (exclude consumer loans)			RCON1564	13,911,000	9.b.

Schedule RC-C - Continued

Part I. Continued

Dollar Amounts in Thousands	(Column A) Consolidated Bank	(Column B) Domestic Offices		
10. Lease financing receivables (net of unearned income)		RCON2165	998,000	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	RCDFD162	137,000		10.a.
b. All other leases	RCDFD163	2,486,000		10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above ...	RCFD2123	783,000	RCON2123	217,000
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (total of column A must equal Schedule RC, sum of items 4.a and 4.b)	RCFD2122	517,094,000	RCON2122	286,972,000

Memoranda

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Loans and leases restructured and in compliance with modified terms (included in Schedule RC-C, part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):					
a. Loans secured by 1-4 family residential properties in domestic offices	RCONF576	6,388,000			M.1.a.
b. Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures)	RCFD1616	70,000			M.1.b.
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):					
a. Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), col. B) with a remaining maturity or next repricing date of: (1) (2)					
(1) Three months or less	RCONA564	1,242,000			M.2.a.(1)
(2) Over three months through 12 months	RCONA565	16,004,000			M.2.a.(2)
(3) Over one year through three years	RCONA566	19,065,000			M.2.a.(3)
(4) Over three years through five years	RCONA567	10,786,000			M.2.a.(4)
(5) Over five years through 15 years	RCONA568	16,912,000			M.2.a.(5)
(6) Over 15 years	RCONA569	32,799,000			M.2.a.(6)
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, col. A) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), col. B) with a remaining maturity or next repricing date of: (1) (3)					
(1) Three months or less	RCFDA570	241,610,000			M.2.b.(1)
(2) Over three months through 12 months	RCFDA571	51,365,000			M.2.b.(2)
(3) Over one year through three years	RCFDA572	30,407,000			M.2.b.(3)
(4) Over three years through five years	RCFDA573	21,033,000			M.2.b.(4)
(5) Over five years through 15 years	RCFDA574	29,050,000			M.2.b.(5)
(6) Over 15 years	RCFDA575	18,729,000			M.2.b.(6)
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status)	RCFDA247	139,883,000			M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column A (4)	RCFD2746	251,000			M.3.

(1) Report fixed rate loans and leases by remaining maturity and floating rate loans by next repricing date.
 (2) Sum of Memorandum items 2.a.(1) through 2.a.(6) plus total nonaccrual closed-end loans secured by first liens on 1-4 family residential properties in domestic offices included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total closed-end loans secured by first liens on 1-4 family residential properties from Schedule RC-C, part I, item 1.c.(2)(a), column B.
 (3) Sum of Memorandum items 2.b.(1) through 2.b.(6), plus total nonaccrual loans and leases from Schedule RC-N, sum of items 1 through 8, column C, minus nonaccrual closed-end loans secured by first liens on 1-4 family residential properties in domestic offices included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total loans and leases from Schedule RC-C, part I, sum of items 1 through 10, column A, minus total closed-end loans secured by first liens on 1-4 family residential properties in domestic offices from Schedule RC-C, part I, item 1.c.(2)(a), column B.
 (4) Exclude loans secured by real estate that are included in Schedule RC-C, part I, item 1, column A.

Schedule RC-C - Continued

Part I. Continued

Memoranda

Dollar Amounts in Thousands		Bil	Mill	Thou	
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (included in Schedule RC-C, part I, item 1.c.(2)(a), column B)	RCON5370	63,311,000			M.4.
5. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, part I, item 1, column A)	RCFDB837	48,156,000			M.5.
<i>Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>					
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a, col A ..	RCFDC391	471,000			M.6.
Memorandum item 7 is to be completed by all banks.					
7. Purchased impaired loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for sale):					
a. Outstanding balance	RCFDC779	2,840,000			M.7.a.
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9	RCFDC780	569,000			M.7.b.
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties in domestic offices:					
a. Total carrying amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) and (b))	RCONF230	0			M.8.a.
<i>Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a) as of December 31, 2008, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income, in domestic offices (as reported in Schedule RC-C, part I, item 12, column B).</i>					
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties	RCONF231	N/A			M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the carrying amount reported in Memorandum item 8.a above	RCONF232	N/A			M.8.c.
9. Loans secured by 1-4 family residential properties in domestic offices in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b))	RCONF577	3,985,000			M.9.
<i>Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans included in Schedule RC-C, part I, items 1 through 9, at fair value under a fair value option.</i>					

Dollar Amounts in Thousands		(Column A) Consolidated Bank		(Column B) Domestic Offices		
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):						
a. Loans secured by real estate	RCFDF608	2,887,000				M.10.a.
(1) Construction, land development, and other land loans				RCONF578	0	M.10.a.(1)
(2) Secured by farmland (including farm residential and other improvements)				RCONF579	0	M.10.a.(2)
(3) Secured by 1-4 family residential properties:						
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit				RCONF580	0	M.10.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:						
(1) Secured by first liens				RCONF581	2,887,000	M.10.a.(3)(b)(1)
(2) Secured by junior liens				RCONF582	0	M.10.a.(3)(b)(2)
(4) Secured by multifamily (5+) residential properties				RCONF583	0	M.10.a.(4)
(5) Secured by nonfarm nonresidential properties				RCONF584	0	M.10.a.(5)

Schedule RC-C - Continued

Part I. Continued

Memoranda (continued)

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
b. Commercial and industrial loans	RCFDF585	535,000	RCONF585	0	M.10.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards	RCFDF586	0	RCONF586	0	M.10.c.(1)
(2) Other revolving credit plans	RCFDF587	0	RCONF587	0	M.10.c.(2)
(3) Other consumer loans (includes single payment, installment, and all student loans)	RCFDF588	0	RCONF588	0	M.10.c.(3)
d. Other loans	RCFDF589	933,000	RCONF589	933,000	M.10.d.
11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10):					
a. Loans secured by real estate	RCFDF609	2,833,000			M.11.a.
(1) Construction, land development, and other land loans			RCONF590	0	M.11.a.(1)
(2) Secured by farmland (including farm residential and other improvements)			RCONF591	0	M.11.a.(2)
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit			RCONF592	0	M.11.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens			RCONF593	2,833,000	M.11.a.(3)(b)(1)
(2) Secured by junior liens			RCONF594	0	M.11.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties			RCONF595	0	M.11.a.(4)
(5) Secured by nonfarm nonresidential properties			RCONF596	0	M.11.a.(5)
b. Commercial and industrial loans	RCFDF597	535,000	RCONF597	0	M.11.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards	RCFDF598	0	RCONF598	0	M.11.c.(1)
(2) Other revolving credit plans	RCFDF599	0	RCONF599	0	M.11.c.(2)
(3) Other consumer loans (includes single payment, installment, and all student loans)	RCFDF600	0	RCONF600	0	M.11.c.(3)
d. Other loans	RCFDF601	896,000	RCONF601	896,000	M.11.d.

Dollar Amounts in Thousands	(Column A) Fair value of acquired loans and leases at acquisition date		(Column B) Gross contractual amounts receivable at acquisition date		(Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected		
12. Loans (not subject to the requirements of AICPA Statement of Position 03-3) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year:							
a. Loans secured by real estate ...	RCFDG091	0	RCFDG092	0	RCFDG093	0	M.12.a.
b. Commercial and industrial loans	RCFDG094	0	RCFDG095	0	RCFDG096	0	M.12.b.
c. Loans to individuals for household, family, and other personal expenditures	RCFDG097	0	RCFDG098	0	RCFDG099	0	M.12.c.
d. All other loans and all leases	RCFDG100	0	RCFDG101	0	RCFDG102	0	M.12.d.

Schedule RC-C - Continued

Part I. Continued

Memoranda (continued)

Dollar Amounts in Thousands

		Bil	Mil	Thou	
<i>Memorandum item 13 is to be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, part I, item 1.a, column B) that exceeded 100 percent of total risk-based capital (as reported in Schedule RC-R, item 21) as of December 31, 2008.</i>					
13. Construction, land development, and other land loans in domestic offices with interest reserves:					
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B)	RCONG376			N/A	M.13.a.
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(a)(2))	RIADG377			N/A	M.13.b.
<i>Memorandum item 14 is to be completed by all banks.</i>					
14. Pledged loans and leases	RCFDG378		140,186,000		M.14.

Schedule RC-C - Continued

Part II. Loans to Small Businesses and Small Farms

Schedule RC-C, Part II is to be reported only with the June Report of Condition.

Report the number and amount currently outstanding as of June 30 of business loans with "original amounts" of \$1,000,000 or less and farm loans with "original amounts" of \$500,000 or less. The following guidelines should be used to determine the "original amount" of a loan: (1) For loans drawn down under lines of credit or loan commitments, the "original amount" of the loan is the size of the line of credit or loan commitment when the line of credit or loan commitment was **most recently** approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the "original amount" is the amount currently outstanding on the report date. (2) For loan participations and syndications, the "original amount" of the loan participation or syndication is the entire amount of the credit originated by the lead lender. (3) For all other loans, the "original amount" is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

Loans to Small Businesses

		Yes/No
1. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B, and all or substantially all of the dollar volume of your bank's "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B, have original amounts of \$100,000 or less (If your bank has no loans outstanding in both of these two loan categories, answer this question "NO.")		
	RCON6999	N/A
	1.	

If YES, complete items 2.a and 2.b below, skip items 3 and 4, and go to item 5.
 If NO and your bank has loans outstanding in either loan category, skip items 2.a and 2.b, complete items 3 and 4 below, and go to item 5.
 If NO and your bank has no loans outstanding in both loan categories, skip items 2 through 4, and go to item 5.

		Number
2. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:		
a. "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B (Note: Sum of items 1.e.(1) and 1.e.(2), column B, divided by the number of loans should NOT exceed \$100,000.)	RCON5562	N/A
2.a.		
b. "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B (Note: Item 4.a, column B, divided by the number of loans should NOT exceed \$100,000.)	RCON5563	N/A
2.b.		

Dollar Amounts in Thousands	(Column A) Number of Loans	(Column B) Amount Currently Outstanding			
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, part I, sum of items 1.e.(1) and 1.e.(2), column B):					
a. With original amounts of \$100,000 or less	RCON5564	N/A	RCON5565	N/A	3.a.
b. With original amounts of more than \$100,000 through \$250,000	RCON5566	N/A	RCON5567	N/A	3.b.
c. With original amounts of more than \$250,000 through \$1,000,000	RCON5568	N/A	RCON5569	N/A	3.c.
4. Number and amount currently outstanding of "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, part I, item 4.a, column B):					
a. With original amounts of \$100,000 or less	RCON5570	N/A	RCON5571	N/A	4.a.
b. With original amounts of more than \$100,000 through \$250,000	RCON5572	N/A	RCON5573	N/A	4.b.
c. With original amounts of more than \$250,000 through \$1,000,000	RCON5574	N/A	RCON5575	N/A	4.c.

Schedule RC-C - Continued

Part II. Continued

Agricultural Loans to Small Farms

	Yes/No				
5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B, and all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B, have original amounts of \$100,000 or less (If your bank has no loans outstanding in both of these two loan categories, answer this question "NO.")	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;"></td> <td style="width: 50%;"></td> </tr> <tr> <td style="text-align: center;">RCON6860</td> <td style="text-align: center;">N/A</td> </tr> </table>			RCON6860	N/A
RCON6860	N/A				

5.

If YES, complete items 6.a and 6.b below, and do not complete items 7 and 8.

If NO and your bank has loans outstanding in either loan category, skip items 6.a and 6.b and complete items 7 and 8 below.

If NO and your bank has no loans outstanding in both loan categories, do not complete items 6 through 8.

	Number				
6. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:					
a. "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B (Note: Item 1.b, column B, divided by the number of loans should NOT exceed \$100,000.)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;"></td> <td style="width: 50%;"></td> </tr> <tr> <td style="text-align: center;">RCON5576</td> <td style="text-align: center;">N/A</td> </tr> </table>			RCON5576	N/A
RCON5576	N/A				
b. "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B (Note: Item 3, column B, divided by the number of loans should NOT exceed \$100,000.)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;"></td> <td style="width: 50%;"></td> </tr> <tr> <td style="text-align: center;">RCON5577</td> <td style="text-align: center;">N/A</td> </tr> </table>			RCON5577	N/A
RCON5577	N/A				

6.a.

6.b.

Dollar Amounts in Thousands

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding	
7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, part I, item 1.b, column B):				
a. With original amounts of \$100,000 or less	RCON5578	N/A	RCON5579	N/A
b. With original amounts of more than \$100,000 through \$250,000	RCON5580	N/A	RCON5581	N/A
c. With original amounts of more than \$250,000 through \$500,000	RCON5582	N/A	RCON5583	N/A
8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, part I, item 3, column B):				
a. With original amounts of \$100,000 or less	RCON5584	N/A	RCON5585	N/A
b. With original amounts of more than \$100,000 through \$250,000	RCON5586	N/A	RCON5587	N/A
c. With original amounts of more than \$250,000 through \$500,000	RCON5588	N/A	RCON5589	N/A

7.a.

7.b.

7.c.

8.a.

8.b.

8.c.

Schedule RC-D - Trading Assets and Liabilities

Schedule RC-D is to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more in any of the four preceding calendar quarters.

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
ASSETS					
1. U.S. Treasury securities	RCFD3531	8,252,000	RCON3531	807,000	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities)	RCFD3532	20,000	RCON3532	20,000	2.
3. Securities issued by states and political subdivisions in the U.S.	RCFD3533	175,000	RCON3533	175,000	3.
4. Mortgage-backed securities (MBS):					
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	RCFDG379	487,000	RCONG379	487,000	4.a.
b. Other residential MBS issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS)					
c. All other residential MBS	RCFDG380	2,049,000	RCONG380	2,049,000	4.b.
d. Commercial MBS	RCFDG381	8,894,000	RCONG381	8,780,000	4.c.
5. Other debt securities					
a. Structured financial products:					
(1) Cash	RCFDG382	922,000	RCONG382	585,000	4.d.
(2) Synthetic	RCFDG383	3,700,000	RCONG383	2,879,000	5.a.(1)
(3) Hybrid	RCFDG384	0	RCONG384	0	5.a.(2)
b. All other debt securities	RCFDG385	2,000	RCONG385	0	5.a.(3)
6. Loans:					
a. Loans secured by real estate	RCFDG386	38,135,000	RCONG386	1,250,000	5.b.
(1) Construction, land development, and other land loans	RCFDF610	48,000			6.a.
(2) Secured by farmland (including farm residential and other improvements)			RCONF604	0	6.a.(1)
(3) Secured by 1-4 family residential properties:			RCONF605	0	6.a.(2)
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit			RCONF606	0	6.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens			RCONF607	0	6.a.(3)(b)(1)
(2) Secured by junior liens			RCONF611	0	6.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties			RCONF612	0	6.a.(4)
(5) Secured by nonfarm nonresidential properties			RCONF613	0	6.a.(5)
b. Commercial and industrial loans	RCFDF614	16,603,000	RCONF614	15,403,000	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards	RCFDF615	0	RCONF615	0	6.c.(1)
(2) Other revolving credit plans	RCFDF616	0	RCONF616	0	6.c.(2)
(3) Other consumer loans (includes single payment, installment, and all student loans)	RCFDF617	0	RCONF617	0	6.c.(3)
d. Other loans	RCFDF618	21,000	RCONF618	21,000	6.d.
7. Not applicable					
8. Not applicable					
9. Other trading assets	RCFD3541	12,347,000	RCON3541	9,281,000	9.
10. Not applicable					
11. Derivatives with a positive fair value (column A from Schedule RC-Q, item 5.a., column A)	RCFD3543	71,275,000	RCON3543	35,444,000	11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5)	RCFD3545	162,930,000	RCON3545	77,181,000	12.

Schedule RC-D - Continued

Dollar Amounts in Thousands		(Column A) Consolidated Bank		(Column B) Domestic Offices		
LIABILITIES						
13.						
a. Liability for short positions		RCFD3546	4,072,000	RCON3546	2,669,000	13.a.
b. Other trading liabilities		RCDF624	0	RCONF624	0	13.b.
14. Derivatives with a negative fair value (column A from Schedule RC-Q, item 10.a., column A)						
		RCFD3547	52,460,000	RCON3547	172,000	14.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15)						
		RCFD3548	56,532,000	RCON3548	2,841,000	15.

Dollar Amounts in Thousands		(Column A) Consolidated Bank		(Column B) Domestic Offices		
Memoranda						
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a through 6.d):						
a. Loans secured by real estate		RCDF790	48,000			M.1.a.
(1) Construction, land development, and other land loans				RCONF625	0	M.1.a.(1)
(2) Secured by farmland (including farm residential and other improvements)				RCONF626	0	M.1.a.(2)
(3) Secured by 1-4 family residential properties:						
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit				RCONF627	0	M.1.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:						
(1) Secured by first liens				RCONF628	0	M.1.a.(3)(b)(1)
(2) Secured by junior liens				RCONF629	0	M.1.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties				RCONF630	0	M.1.a.(4)
(5) Secured by nonfarm nonresidential properties				RCONF631	0	M.1.a.(5)
b. Commercial and industrial loans		RCDF632	17,460,000	RCONF632	16,176,000	M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):						
(1) Credit cards		RCDF633	0	RCONF633	0	M.1.c.(1)
(2) Other revolving credit plans		RCDF634	0	RCONF634	0	M.1.c.(2)
(3) Other consumer loans (includes single payment, installment, and all student loans)		RCDF635	0	RCONF635	0	M.1.c.(3)
d. Other loans		RCDF636	25,000	RCONF636	25,000	M.1.d.
2. Loans measured at fair value that are past due 90 days or more:						
a. Fair value		RCDF639	0	RCONF639	0	M.2.a.
b. Unpaid principal balance		RCDF640	0	RCONF640	0	M.2.b.
3. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):						
a. Trust preferred securities issued by financial institutions		RCFDG299	1,077,000	RCONG299	1,005,000	M.3.a.
b. Trust preferred securities issued by real estate investment trusts		RCFDG332	0	RCONG332	0	M.3.b.
c. Corporate and similar loans		RCFDG333	0	RCONG333	0	M.3.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)		RCFDG334	0	RCONG334	0	M.3.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs		RCFDG335	0	RCONG335	0	M.3.e.
f. Diversified (mixed) pools of structured financial products		RCFDG651	50,000	RCONG651	12,000	M.3.f.
g. Other collateral or reference assets		RCFDG652	2,575,000	RCONG652	1,862,000	M.3.g.
4. Pledged trading assets:						
a. Pledged securities		RCFDG387	5,944,000	RCONG387	0	M.4.a.
b. Pledged loans		RCFDG388	0	RCONG388	0	M.4.b.

Schedule RC-D - Continued

Memoranda (continued)

Memorandum **items 5 through 10** are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$1 billion or more in any of the four preceding calendar quarters.

Dollar Amounts in Thousands

		Bil	Mill	Thou	
5. Asset-backed securities:					
a. Credit card receivables	RCFDF643		0		M.5.a.
b. Home equity lines	RCFDF644		0		M.5.b.
c. Automobile loans	RCFDF645		0		M.5.c.
d. Other consumer loans	RCFDF646		0		M.5.d.
e. Commercial and industrial loans	RCFDF647		585,000		M.5.e.
f. Other	RCFDF648		0		M.5.f.
6. Retained beneficial interests in securitizations (first-loss or equity tranches)	RCFDF651		873,000		M.6.
7. Equity securities:					
a. Readily determinable fair values	RCFDF652		9,599,000		M.7.a.
b. Other	RCFDF653		74,000		M.7.b.
8. Loans pending securitization	RCFDF654		0		M.8.
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than \$25,000 and exceed 25% of the item):					
a. TEXTF655	RCFDF655		0		M.9.a.
b. TEXTF656	RCFDF656		0		M.9.b.
c. TEXTF657	RCFDF657		0		M.9.c.
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$25,000 and exceed 25% of the item):					
a. TEXTF658	RCFDF658		0		M.10.a.
b. TEXTF659	RCFDF659		0		M.10.b.
c. TEXTF660	RCFDF660		0		M.10.c.

Schedule RC-E -- Deposit Liabilities

Part I. Deposits in Domestic Offices

Dollar Amounts in Thousands	(Column A) Total Transaction accounts (including total demand deposits)	(Column B) Memo: Total demand deposits (included in col A)	(Column C) Total nontransaction accounts (including MMDAs)	
Deposits of:				
1. Individuals, partnerships, and corporations (include all certified and official checks)	RCONB549 46,304,000		RCONB550 197,673,000	1.
2. U.S. Government	RCON2202 4,000		RCON2520 20,000	2.
3. States and political subdivisions in the U.S.	RCON2203 8,399,000		RCON2530 7,579,000	3.
4. Commercial banks and other depository institutions in the U.S.	RCONB551 578,000		RCONB552 5,911,000	4.
5. Banks in foreign countries	RCON2213 1,175,000		RCON2236 1,073,000	5.
6. Foreign governments and official institutions (including foreign central banks)	RCON2216 313,000		RCON2377 199,000	6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	RCON2215 56,773,000	RCON2210 46,286,000	RCON2385 212,455,000	7.

Schedule RC-E - Continued

Part I. Continued

Memoranda

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):					
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	RCON6835		5,173,000		M.1.a.
b. Total brokered deposits	RCON2365		17,887,000		M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above): ⁽¹⁾					
(1) Brokered deposits issued in denominations of less than \$100,000	RCON2343		5,754,000		M.1.c.(1)
(2) Brokered deposits issued in denominations of \$100,000 and certain brokered retirement deposit accounts	RCON2344		312,000		M.1.c.(2)
d. Maturity data for brokered deposits:					
(1) Brokered deposits issued in denominations of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above)	RCONA243		5,395,000		M.1.d.(1)
(2) Brokered deposits issued in denominations of \$100,000 or more with a remaining maturity of one year or less (included in Memorandum item 1.b above)	RCONA244		12,068,000		M.1.d.(2)
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only)	RCON5590		N/A		M.1.e.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.c must equal item 7, column C above):					
a. Savings deposits:					
(1) Money market deposit accounts (MMDAs)	RCON6810		144,463,000		M.2.a.(1)
(2) Other savings deposits (excludes MMDAs)	RCON0352		5,589,000		M.2.a.(2)
b. Total time deposits of less than \$100,000	RCON6648		23,350,000		M.2.b.
c. Total time deposits of \$100,000 or more	RCON2604		39,053,000		M.2.c.
(1) Individual Retirement Accounts (IRAs) and Keogh Plan accounts included in Memorandum item 2.c, "Total time deposits of \$100,000 or more," above	RCONF233		820,000		M.2.c.(1)
3. Maturity and repricing data for time deposits of less than \$100,000:					
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of: ⁽²⁾ ⁽³⁾					
(1) Three months or less	RCONA579		7,638,000		M.3.a.(1)
(2) Over three months through 12 months	RCONA580		11,992,000		M.3.a.(2)
(3) Over one year through three years	RCONA581		2,791,000		M.3.a.(3)
(4) Over three years	RCONA582		929,000		M.3.a.(4)
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) ⁽⁴⁾	RCONA241		19,630,000		M.3.b.
4. Maturity and repricing data for time deposits of \$100,000 or more:					
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of: ⁽²⁾ ⁽⁵⁾					
(1) Three months or less	RCONA584		20,336,000		M.4.a.(1)
(2) Over three months through 12 months	RCONA585		14,057,000		M.4.a.(2)
(3) Over one year through three years	RCONA586		2,608,000		M.4.a.(3)
(4) Over three years	RCONA587		2,052,000		M.4.a.(4)
b. Time deposits of \$100,000 or more with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) ⁽⁴⁾	RCONA242		34,393,000		M.4.b.

(1) Report brokered retirement deposit accounts eligible for \$250,000 in deposit insurance coverage in Memorandum item 1.c.(1) only if they have been issued in denominations of less than \$100,000 (see instructions). Report brokered retirement deposit accounts in Memorandum item 1.c.(2) if they have been issued either in denominations of exactly \$100,000 through exactly \$250,000 or in denominations greater than \$250,000 and participated out by the broker in shares of exactly \$100,000 through exactly \$250,000.

(2) Report fixed rate time deposits by remaining maturity and floating rate time deposits by next repricing date.

(3) Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, Memorandum item 2.b.

(4) Report both fixed and floating rate time deposits by remaining maturity. Exclude floating rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.

(5) Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, Memorandum item 2.c.

Schedule RC-E - Continued

Part II. Deposits in Foreign Offices (including Edge and Agreement subsidiaries and IBFs)

Dollar Amounts in Thousands				
		Bil	Mil	Thou
Deposits of:				
1. Individuals, partnerships, and corporations (include all certified and official checks)	RCFNB553	451,326,000		1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions	RCFNB554	5,965,000		2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs)	RCFN2625	44,078,000		3.
4. Foreign governments and official institutions (including foreign central banks)	RCFN2650	15,091,000		4.
5. U.S. Government and states and political subdivisions in the U.S.	RCFNB555	113,000		5.
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b)	RCFN2200	516,573,000		6.

Memorandum

Dollar Amounts in Thousands				
		Bil	Mil	Thou
1. Time deposits with a remaining maturity of one year or less (included in Part II, item 6 above)	RCFNA245	181,299,000		M.1.

Schedule RC-F - Other Assets

Dollar Amounts in Thousands					
		Bil	Mill	Thou	
1. Accrued interest receivable ⁽¹⁾	RCFDB556	6,684,000			1.
2. Net deferred tax assets ⁽²⁾	RCFD2148	26,657,000			2.
3. Interest-only strips receivable (not in the form of a security) on: ⁽³⁾					
a. Mortgage loans	RCFDA519	0			3.a.
b. Other financial assets	RCFDA520	0			3.b.
4. Equity securities that DO NOT have readily determinable fair values ⁽⁴⁾	RCFD1752	7,368,000			4.
5. Life insurance assets	RCFDC009	4,283,000			5.
6. All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item) ..	RCFD2168	32,204,000			6.
a. Prepaid expenses	RCFD2166	0			6.a.
b. Repossessed personal property (including vehicles)	RCFD1578	0			6.b.
c. Derivatives with a positive fair value held for purposes other than trading	RCFDC010	0			6.c.
d. Retained interests in accrued interest receivable related to securitized credit cards	RCFDC436	0			6.d.
e. TEXT3549	RCFD3549	0			6.e.
f. TEXT3550	RCFD3550	0			6.f.
g. TEXT3551	RCFD3551	0			6.g.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11)	RCFD2160	77,196,000			7.

(1) Includes accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets.

(2) See discussion of deferred income taxes in Glossary entry on "income taxes."

(3) Report interest-only strips receivable in the form of a security as available-for-sale securities in Schedule RC, item 2.b, or as trading assets in Schedule RC, item 5, as appropriate.

(4) Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

Schedule RC-G - Other Liabilities

Dollar Amounts in Thousands

		Bil	Mill	Thou	
1.					
a.	Interest accrued and unpaid on deposits in domestic offices (1)	RCON3645	74,000		1.a.
b.	Other expenses accrued and unpaid (includes accrued income taxes payable)	RCFD3646	9,251,000		1.b.
2.	Net deferred tax liabilities (2)	RCFD3049	946,000		2.
3.	Allow ance for credit losses on off-balance sheet credit exposures	RCFDB557	918,000		3.
4.	All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)	RCFD2938	43,051,000		4.
a.	Accounts payable	RCFD3066	11,464,000		4.a.
b.	Deferred compensation liabilities	RCFDC011	0		4.b.
c.	Dividends declared but not yet payable	RCFD2932	0		4.c.
d.	Derivatives w ith a negative fair value held for purposes other than trading	RCFDC012	0		4.d.
e.	TEXT3552	RCFD3552	0		4.e.
f.	TEXT3553	RCFD3553	0		4.f.
g.	TEXT3554	RCFD3554	0		4.g.
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20)	RCFD2930	54,240,000		5.

(1) For savings banks, include "dividends" accrued and unpaid on deposits.
 (2) See discussion of deferred income taxes in Glossary entry on "income taxes."

Schedule RC-H - Selected Balance Sheet Items for Domestic Offices

Dollar Amounts in Thousands				
		Bil	Mil	Thou
1. Not applicable				
2. Not applicable				
3. Securities purchased under agreements to resell	RCONB989		4,148,000	3.
4. Securities sold under agreements to repurchase	RCONB995		6,972,000	4.
5. Other borrowed money	RCON3190		131,081,000	5.
<i>EITHER</i>				
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs	RCON2163		0	6.
<i>OR</i>				
7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs	RCON2941		62,405,000	7.
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs)	RCON2192		630,707,000	8.
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs)	RCON3129		452,583,000	9.

Dollar Amounts in Thousands	(Column A) Amortized Cost of Held-to-Maturity Securities		(Column B) Fair Value of Available-for-Sale Securities		
10. U.S. Treasury securities	RCON0211	0	RCON1287	5,628,000	10.
11. U.S. Government agency obligations	RCON8492	0	RCON8495	8,737,000	11.
12. Securities issued by states and political subdivisions in the U.S.	RCON8496	121,000	RCON8499	14,603,000	12.
13. Mortgage-backed securities (MBS):					
a. Mortgage pass-through securities:					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	RCONG389	0	RCONG390	19,480,000	13.a.(1)
(2) Other mortgage pass-through securities	RCON1709	0	RCON1713	1,000	13.a.(2)
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	RCONG393	0	RCONG394	2,748,000	13.b.(1)
(2) All other mortgage-backed securities	RCON1733	12,428,000	RCON1736	6,426,000	13.b.(2)
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities)	RCONG397	3,044,000	RCONG398	3,067,000	14.
15. Foreign debt securities (include foreign structured financial products and foreign-asset backed securities)	RCONG399	0	RCONG400	4,719,000	15.
16. Investments in mutual funds and other equity securities with readily determinable fair values			RCONA511	10,000	16.
17. Total held-to-maturity and available-for-sale securities (sum of items 10 through 16)	RCON1754	15,593,000	RCON1773	65,419,000	17.

Dollar Amounts in Thousands				
		Bil	Mil	Thou
18. Equity securities that do not have readily determinable fair values	RCON1752		7,090,000	18.

Schedule RC-I - Assets and Liabilities of IBFs

To be completed only by banks with IBFs and other "foreign" offices.

Dollar Amounts in Thousands

		Bil	Mil	Thou	
1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12)	RCFN2133		3,993,000		1.
2. Total IBF liabilities (component of Schedule RC, item 21)	RCFN2898		18,862,000		2.

Schedule RC-K - Quarterly Averages ⁽¹⁾

Dollar Amounts in Thousands

		Bil	Mill	Thou	
ASSETS					
1. Interest-bearing balances due from depository institutions	RCFD3381	178,187,000			1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) ⁽²⁾	RCFDB558	14,727,000			2.
3. Mortgage-backed securities ⁽²⁾	RCFDB559	56,021,000			3.
4. All other securities (includes securities issued by states and political subdivisions in the U.S.) ⁽²⁾ ⁽³⁾	RCFDB560	112,366,000			4.
5. Federal funds sold and securities purchased under agreements to resell	RCFD3365	24,216,000			5.
6. Loans:					
a. Loans in domestic offices:					
(1) Total loans	RCON3360	296,151,000			6.a.(1)
(2) Loans secured by real estate:					
(a) Loans secured by 1-4 family residential properties	RCON3465	163,729,000			6.a.(2)(a)
(b) All other loans secured by real estate	RCON3466	18,579,000			6.a.(2)(b)
(3) Loans to finance agricultural production and other loans to farmers	RCON3386	220,000			6.a.(3)
(4) Commercial and industrial loans	RCON3387	31,365,000			6.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards	RCONB561	0			6.a.(5)(a)
(b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	RCONB562	35,239,000			6.a.(5)(b)
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs	RCFN3360	232,802,000			6.b.
7. Trading assets	RCFD3401	157,769,000			7.
8. Lease financing receivables (net of unearned income)	RCFD3484	2,710,000			8.
9. Total assets ⁽⁴⁾	RCFD3368	1,171,765,000			9.
LIABILITIES					
10. Interest-bearing transaction accounts in domestic offices (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits)	RCON3485	8,895,000			10.
11. Nontransaction accounts in domestic offices:					
a. Savings deposits (includes MMDAs)	RCONB563	151,908,000			11.a.
b. Time deposits of \$100,000 or more	RCONA514	40,732,000			11.b.
c. Time deposits of less than \$100,000	RCONA529	22,197,000			11.c.
12. Interest-bearing deposits in foreign offices, EDGE and Agreement subsidiaries, and IBFs	RCFN3404	465,432,000			12.
13. Federal funds purchased and securities sold under agreements to repurchase	RCFD3353	19,739,000			13.
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	RCFD3355	151,094,000			14.

(1) For all items, banks have the option of reporting either (1) an average of DAILY figures for the quarter, or (2) an average of WEEKLY figures (i.e., the Wednesday of each week of the quarter).

(2) Quarterly averages for all debt securities should be based on amortized cost.

(3) Quarterly averages for all equity securities should be based on historical cost.

(4) The quarterly average for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost.

Schedule RC-L - Derivatives and Off-Balance Sheet Items

Please read carefully the instructions for the preparation of Schedule RC-L. Some of the amounts reported in Schedule RC-L are regarded as volume indicators and not necessarily as measures of risk.

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Unused commitments:					
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines	RCFD3814		24,824,000		1.a.
b. Credit card lines	RCFD3815		113,985,000		1.b.
c.					
(1) Commitments to fund commercial real estate, construction, and land development loans secured by real estate:					
(a) 1-4 family residential construction loan commitments	RCFDF164		61,000		1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments	RCFDF165		795,000		1.c.(1)(b)
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate					
	RCFD6550		330,000		1.c.(2)
d. Securities underwriting	RCFD3817		123,000		1.d.
e. Other unused commitments	RCFD3818		248,539,000		1.e.
2. Financial standby letters of credit and foreign office guarantees	RCFD3819		84,385,000		2.
Item 2.a is to be completed by banks with \$1 billion or more in total assets. (1)					
a. Amount of financial standby letters of credit conveyed to others	RCFD3820		19,708,000		2.a.
3. Performance standby letters of credit and foreign office guarantees	RCFD3821		13,741,000		3.
Item 3.a is to be completed by banks with \$1 billion or more in total assets. (1)					
a. Amount of performance standby letters of credit conveyed to others	RCFD3822		829,000		3.a.
4. Commercial and similar letters of credit	RCFD3411		7,152,000		4.
5. Not applicable					
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)	RCFD3433		55,884,000		6.

Dollar Amounts in Thousands	(Column A) Sold Protection		(Column B) Purchased Protection		
7. Credit derivatives:					
a. Notional amounts:					
(1) Credit default sw aps	RCFDC968	1,175,270,000	RCFDC969	1,295,113,000	7.a.(1)
(2) Total return sw aps	RCFDC970	5,722,000	RCFDC971	30,988,000	7.a.(2)
(3) Credit options	RCFDC972	107,000	RCFDC973	98,000	7.a.(3)
(4) Other credit derivatives	RCFDC974	0	RCFDC975	0	7.a.(4)
b. Gross fair values:					
(1) Gross positive fair value	RCFDC219	21,341,000	RCFDC221	81,369,000	7.b.(1)
(2) Gross negative fair value	RCFDC220	69,547,000	RCFDC222	22,150,000	7.b.(2)

Dollar Amounts in Thousands		Bil	Mil	Thou	
c. Notional amounts by regulatory capital treatment: (2)					
(1) Positions covered under the Market Risk Rule:					
(a) Sold protection	RCFDG401		1,180,868,000		7.c.(1)(a)
(b) Purchased protection	RCFDG402		1,303,225,000		7.c.(1)(b)
(2) All other positions:					
(a) Sold protection	RCFDG403		231,000		7.c.(2)(a)
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes	RCFDG404		22,347,000		7.c.(2)(b)
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes	RCFDG405		627,000		7.c.(2)(c)

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2008, Report of Condition.

(2) Sum of items 7.c.(1)(a) and 7.c.(2)(a) must equal sum of items 7.a.(1) through (4), column A. Sum of items 7.c.(1)(b), 7.c.(2)(b), and 7.c.(2)(c) must equal sum of items 7.a.(1) through (4), column B.

Schedule RC-L - Continued

Dollar Amounts in Thousands	(Column A) Remaining Maturity of: One Year or Less		(Column B) Remaining Maturity of: Over One Year Through Five Years		(Column C) Remaining Maturity of: Over Five Years		
	d. Notional amounts by remaining maturity:						
(1) Sold credit protection: (1)							
(a) Investment grade	RCFDG406	80,146,000	RCFDG407	449,731,000	RCFDG408	182,830,000	7.d.(1)(a)
(b) Subinvestment grade	RCFDG409	54,101,000	RCFDG410	301,358,000	RCFDG411	112,933,000	7.d.(1)(b)
(2) Purchased credit protection: (2)							
(a) Investment grade	RCFDG412	95,694,000	RCFDG413	484,631,000	RCFDG414	207,640,000	7.d.(2)(a)
(b) Subinvestment grade	RCFDG415	60,211,000	RCFDG416	338,033,000	RCFDG417	139,990,000	7.d.(2)(b)

Dollar Amounts in Thousands	Bil Mil Thou			
	8. Spot foreign exchange contracts	RCFD8765	576,251,000	
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")	RCFD3430	7,057,000		9.
a. Securities borrowed	RCFD3432	0		9.a.
b. Commitments to purchase when-issued securities	RCFD3434	0		9.b.
c. Standby letters of credit issued by a Federal Home Loan Bank on the bank's behalf	RCFDC978	0		9.c.
d. TEXT3555	RCFD3555	0		9.d.
e. TEXT3556	RCFD3556	0		9.e.
f. TEXT3557	RCFD3557	0		9.f.
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")	RCFD5591	311,000		10.
a. Commitments to sell when-issued securities	RCFD3435	0		10.a.
b. TEXT5592	RCFD5592	0		10.b.
c. TEXT5593	RCFD5593	0		10.c.
d. TEXT5594	RCFD5594	0		10.d.
e. TEXT5595	RCFD5595	0		10.e.
11. Year-to-date merchant credit card sales volume:				
a. Sales for which the reporting bank is the acquiring bank	RCFDC223	8,766,000		11.a.
b. Sales for which the reporting bank is the agent bank with risk	RCFDC224	0		11.b.

(1) Sum of items 7.d.(1)(a) and (b), columns A through C, must equal sum of items 7.a.(1) through (4), column A.
 (2) Sum of items 7.d.(2)(a) and (b), columns A through C, must equal sum of items 7.a.(1) through (4), column B.

Schedule RC-L - Continued

Dollar Amounts in Thousands

	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):					
a. Futures contracts	RCFD8693 447,949,000	RCFD8694 7,289,000	RCFD8695 3,292,000	RCFD8696 17,321,000	12.a.
b. Forward contracts	RCFD8697 2,855,129,000	RCFD8698 2,143,322,000	RCFD8699 2,452,000	RCFD8700 200,000	12.b.
c. Exchange-traded option contracts:					
(1) Written options	RCFD8701 376,505,000	RCFD8702 3,436,000	RCFD8703 2,724,000	RCFD8704 4,980,000	12.c.(1)
(2) Purchased options	RCFD8705 467,521,000	RCFD8706 6,572,000	RCFD8707 1,407,000	RCFD8708 4,620,000	12.c.(2)
d. Over-the-counter option contracts:					
(1) Written options	RCFD8709 2,545,225,000	RCFD8710 396,469,000	RCFD8711 50,207,000	RCFD8712 12,718,000	12.d.(1)
(2) Purchased options	RCFD8713 2,746,915,000	RCFD8714 404,510,000	RCFD8715 55,210,000	RCFD8716 11,713,000	12.d.(2)
e. Sw aps	RCFD3450 19,499,296,000	RCFD3826 944,866,000	RCFD8719 47,192,000	RCFD8720 21,425,000	12.e.
13. Total gross notional amount of derivative contracts held for trading	RCFDA 126 28,612,809,000	RCFDA 127 3,869,485,000	RCFD8723 162,484,000	RCFD8724 72,977,000	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading	RCFD8725 325,731,000	RCFD8726 36,979,000	RCFD8727 0	RCFD8728 0	14.
a. Interest rate sw aps w here the bank has agreed to pay a fixed rate	RCFDA589 102,677,000				14.a.
15. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value	RCFD8733 615,755,000	RCFD8734 95,841,000	RCFD8735 9,147,000	RCFD8736 5,378,000	15.a.(1)
(2) Gross negative fair value	RCFD8737 604,017,000	RCFD8738 94,299,000	RCFD8739 10,979,000	RCFD8740 4,737,000	15.a.(2)
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value	RCFD8741 3,321,000	RCFD8742 659,000	RCFD8743 0	RCFD8744 0	15.b.(1)
(2) Gross negative fair value	RCFD8745 7,145,000	RCFD8746 2,238,000	RCFD8747 0	RCFD8748 0	15.b.(2)

Schedule RC-L - Continued

Item 16 is to be completed only by banks with total assets of \$10 billion or more.⁽¹⁾

Dollar Amounts in Thousands	(Column A) Banks and Securities Firms	(Column B) Monoline Financial Guarantors	(Column C) Hedge Funds	(Column D) Sovereign Governments	(Column E) Corporations and All Other Counterparties	
16. Over-the-counter derivatives:						
a. Net current credit exposure	RCFDG418	RCFDG419	RCFDG420	RCFDG421	RCFDG422	16.a.
	40,605,000	1,912,000	2,220,000	8,383,000	48,477,000	
b. Fair value of collateral:						
(1) Cash - U.S. dollar	RCFDG423	RCFDG424	RCFDG425	RCFDG426	RCFDG427	16.b.(1)
	19,315,000	0	7,052,000	73,000	19,977,000	
(2) Cash - Other currencies	RCFDG428	RCFDG429	RCFDG430	RCFDG431	RCFDG432	16.b.(2)
	50,000	0	0	0	1,186,000	
(3) U.S. Treasury securities	RCFDG433	RCFDG434	RCFDG435	RCFDG436	RCFDG437	16.b.(3)
	270,000	3,000	171,000	101,000	1,596,000	
(4) U.S. Government agency and U.S. Government-sponsored agency debt securities	RCFDG438	RCFDG439	RCFDG440	RCFDG441	RCFDG442	16.b.(4)
	314,000	3,000	10,000	14,000	601,000	
(5) Corporate bonds	RCFDG443	RCFDG444	RCFDG445	RCFDG446	RCFDG447	16.b.(5)
	0	0	90,000	0	118,000	
(6) Equity securities	RCFDG448	RCFDG449	RCFDG450	RCFDG451	RCFDG452	16.b.(6)
	0	0	0	0	7,000	
(7) All other collateral	RCFDG453	RCFDG454	RCFDG455	RCFDG456	RCFDG457	16.b.(7)
	822,000	0	47,000	9,000	2,919,000	
(8) Total fair value of collateral (sum of items 16.b.(1) through (7))	RCFDG458	RCFDG459	RCFDG460	RCFDG461	RCFDG462	16.b.(8)
	20,771,000	6,000	7,370,000	197,000	26,404,000	

(1) The \$10 billion asset size test is generally based on the total assets reported on the June 30, 2008, Report of Condition.

Schedule RC-M - Memoranda

Dollar Amounts in Thousands

	Bil	Mill	Thou	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:				
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests	RCFD6164	27,000		1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) = or is > the lesser of \$500K or 5% of total capital as defined for this purpose in agency regulations	RCFD6165	14		1.b.
2. Intangible assets other than goodwill:				
a. Mortgage servicing assets	RCFD3164	6,228,000		2.a.
(1) Estimated fair value of mortgage servicing assets	RCFDA590	6,228,000		2.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets	RCFDB026	574,000		2.b.
c. All other identifiable intangible assets	RCFD5507	1,208,000		2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)	RCFD0426	8,010,000		2.d.
3. Other real estate owned:				
a. Construction, land development, and other land in domestic offices	RCON5508	19,000		3.a.
b. Farmland in domestic offices	RCON5509	0		3.b.
c. 1-4 family residential properties in domestic offices	RCON5510	313,000		3.c.
d. Multifamily (5 or more) residential properties in domestic offices	RCON5511	14,000		3.d.
e. Nonfarm nonresidential properties in domestic offices	RCON5512	24,000		3.e.
f. Foreclosed properties from "GNMA loans"	RCONC979	50,000		3.f.
g. In foreign offices	RCFN5513	148,000		3.g.
h. Total (sum of items 3.a through 3.g) (must equal Schedule RC, item 7)	RCFD2150	568,000		3.h.
4. Not applicable				
5. Other borrowed money:				
a. Federal Home Loan Bank advances:				
(1) Advances with a remaining maturity or next repricing date of: (1)				
(a) One year or less	RCFDF055	49,047,000		5.a.(1)(a)
(b) Over one year through three years	RCFDF056	44,000		5.a.(1)(b)
(c) Over three years through five years	RCFDF057	7,000		5.a.(1)(c)
(d) Over five years	RCFDF058	2,000		5.a.(1)(d)
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (2)	RCFD2651	31,046,000		5.a.(2)
(3) Structured advances (included in items 5.a.(1)(a)-(d) above)	RCFDF059	1,000,000		5.a.(3)
b. Other borrowings:				
(1) Other borrowings with a remaining maturity or next repricing date of: (3)				
(a) One year or less	RCFDF060	83,857,000		5.b.(1)(a)
(b) Over one year through three years	RCFDF061	15,643,000		5.b.(1)(b)
(c) Over three years through five years	RCFDF062	2,047,000		5.b.(1)(c)
(d) Over five years	RCFDF063	1,320,000		5.b.(1)(d)
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) (4)	RCFDB571	41,052,000		5.b.(2)
c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16)	RCFD3190	151,967,000		5.c.

(1) Report fixed rate advances by remaining maturity and floating rate advances by next repricing date.

(2) Report both fixed and floating rate advances by remaining maturity. Exclude floating rate advances with a next repricing date of one year or less that have a remaining maturity of over one year.

(3) Report fixed rate other borrowings by remaining maturity and floating rate other borrowings by next repricing date.

(4) Report both fixed and floating rate other borrowings by remaining maturity. Exclude floating rate other borrowings with a next repricing date of one year or less that have a remaining maturity of over one year.

Schedule RC-M - Continued

		Yes/No	
6. Does the reporting bank sell private label or third party mutual funds and annuities?	RCFDB569	YES	6.

	Dollar Amounts in Thousands				
		Bil	Mil	Thou	
7. Assets under the reporting bank's management in proprietary mutual funds and annuities	RCFDB570			0	7.

8. Primary Internet Web site address of the bank (home page), if any (Example: w w w .examplebank.com)	TEXT4087	w w w .citibank.com	8.
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		Yes/No	
9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site?	RCFD4088	YES	9.

	Dollar Amounts in Thousands				
		Bil	Mil	Thou	
10. Secured liabilities:					
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a)	RCONF064			0	10.a.
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d))	RCDF065		27,613,000		10.b.

		Yes/No	
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?	RCONG463	YES	11.
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?	RCONG464	YES	12.

Schedule RC-N - Past Due and Nonaccrual Loans, Leases, and Other Assets

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
1. Loans secured by real estate:							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1-4 family residential construction loans	RCONF172	2,000	RCONF174	0	RCONF176	39,000	1.a.(1)
(2) Other construction loans and all land development and other land loans	RCONF173	128,000	RCONF175	0	RCONF177	466,000	1.a.(2)
b. Secured by farmland in domestic offices	RCON3493	0	RCON3494	0	RCON3495	0	1.b.
c. Secured by 1-4 family residential properties in domestic offices:							
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCON5398	572,000	RCON5399	0	RCON5400	570,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens	RCONC236	6,699,000	RCONC237	4,868,000	RCONC229	8,788,000	1.c.(2)(a)
(b) Secured by junior liens	RCONC238	879,000	RCONC239	1,000	RCONC230	1,099,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices	RCON3499	24,000	RCON3500	0	RCON3501	396,000	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	RCONF178	23,000	RCONF180	0	RCONF182	42,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	RCONF179	18,000	RCONF181	2,000	RCONF183	132,000	1.e.(2)
f. In foreign offices	RCFNB572	561,000	RCFNB573	0	RCFNB574	2,481,000	1.f.
2. Loans to depository institutions and acceptances of other banks:							
a. To U.S. banks and other U.S. depository institutions	RCFD5377	0	RCFD5378	0	RCFD5379	0	2.a.
b. To foreign banks	RCFD5380	0	RCFD5381	0	RCFD5382	27,000	2.b.
3. Loans to finance agricultural production and other loans to farmers	RCFD1594	0	RCFD1597	0	RCFD1583	86,000	3.
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile)	RCFD1251	222,000	RCFD1252	19,000	RCFD1253	1,822,000	4.a.
b. To non-U.S. addressees (domicile) ...	RCFD1254	78,000	RCFD1255	65,000	RCFD1256	8,526,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards	RCFDB575	1,276,000	RCFDB576	982,000	RCFDB577	713,000	5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	RCFDB578	1,338,000	RCFDB579	787,000	RCFDB580	1,320,000	5.b.
6. Loans to foreign governments and official institutions	RCFD5389	0	RCFD5390	0	RCFD5391	0	6.
7. All other loans	RCFD5459	99,000	RCFD5460	0	RCFD5461	1,964,000	7.

Schedule RC-N - Continued

Amounts reported in Schedule RC-N, items 1 through 8, include guaranteed and unguaranteed portions of past due and nonaccrual loans and leases. Report in item 10 below certain guaranteed loans and leases that have already been included in the amounts reported in items 1 through 8.

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
8. Lease financing receivables:							
a. Leases to individuals for household, family, and other personal expenditures	RCFDF166	0	RCFDF167	0	RCFDF168	0	8.a.
b. All other leases	RCFDF169	34,000	RCFDF170	0	RCFDF171	71,000	8.b.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)							
	RCFD3505	20,000	RCFD3506	1,845,000	RCFD3507	79,000	9.
10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government							
	RCFD5612	7,239,000	RCFD5613	5,470,000	RCFD5614	12,171,000	10.
a. Guaranteed portion of loans and leases included in item 10 above (exclude rebooked "GNMA loans") ..							
	RCFD5615	664,000	RCFD5616	931,000	RCFD5617	72,000	10.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above							
	RCFDC866	555,000	RCFDC867	4,502,000	RCFDC868	0	10.b.

Memoranda

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
1. Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I, Memorandum, item 1):							
a. Loans secured by 1-4 family residential properties in domestic offices	RCONF661	2,795,000	RCONF662	502,000	RCONF663	3,125,000	M.1.a.
b. Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures)							
	RCFD1658	1,000	RCFD1659	0	RCFD1661	4,000	M.1.b.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above							
	RCFD6558	0	RCFD6559	0	RCFD6560	0	M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above)							
	RCFD1248	569,000	RCFD1249	0	RCFD1250	2,449,000	M.3.
4. Not applicable							

Schedule RC-N - Continued

Memoranda (continued)

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):				
a. Loans and leases held for sale	RCFDC240 94,000	RCFDC241 85,000	RCFDC226 1,274,000	M.5.a.
b. Loans measured at fair value:				
(1) Fair value	RCFDF664 3,000	RCFDF665 0	RCFDF666 12,000	M.5.b.(1)
(2) Unpaid principal balance	RCFDF667 6,000	RCFDF668 0	RCFDF669 31,000	M.5.b.(2)

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days	(Column B) Past due 90 days or more	
6. Derivative contracts: Fair value of amounts carried as assets	RCFD3529 0	RCFD3530 0	M.6.

Dollar Amounts in Thousands		Bil	Mil	Thou	
7. Additions to nonaccrual assets during the quarter	RCFDC410	10,104,000			M.7.
8. Nonaccrual assets sold during the quarter	RCFDC411	173,000			M.8.

Schedule RC-O - Other Data for Deposit Insurance and FICO Assessments

All banks must complete items 1 through 3, **items 7 through 9**, Memorandum item 1, and, if applicable, Memorandum items 2, 3, and 4 each quarter. Each bank that reported \$1 billion or more in total assets in its March 31, 2007 Report of Condition must complete items 4 through 6 each quarter. In addition, each bank that reported \$1 billion or more in total assets in two consecutive Reports of Condition beginning with its June 30, 2007 report must begin to complete items 4 through 6 each quarter starting six months after the second consecutive quarter in which it reports total assets of \$1 billion or more. Each bank that becomes insured by the FDIC on or after April 1, 2007 must complete items 4 through 6 each quarter. Any other bank may choose to complete items 4 through 6, but the bank must then continue to complete items 4 through 6 each quarter thereafter.

Dollar Amounts in Thousands

		Bil	Mill	Thou	
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	RCFDF236	813,676,000			1.
2. Total allow able exclusions, including interest accrued and unpaid on allow able exclusions (including foreign deposits)	RCFDF237	513,525,000			2.
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above)	RCFNF234	513,523,000			3.
4. Total daily average of deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	RCFDF238	806,519,000			4.
5. Total daily average of allow able exclusions, including interest accrued and unpaid on allow able exclusions (including foreign deposits)	RCFDF239	509,272,000			5.
6. Total daily average of foreign deposits, including interest accrued and unpaid thereon (included in item 5 above)	RCFNF235	509,270,000			6.
7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus 10.b):					
a. One year or less	RCFDG465	28,416,000			7.a.
b. Over one year through three years	RCFDG466	6,528,000			7.b.
c. Over three years through five years	RCFDG467	21,961,000			7.c.
d. Over five years	RCFDG468	1,360,000			7.d.
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):					
a. One year or less	RCFDG469	48,000			8.a.
b. Over one year through three years	RCFDG470	3,000			8.b.
c. Over three years through five years	RCFDG471	4,000			8.c.
d. Over five years	RCFDG472	6,500,000			8.d.
9. Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b)	RCONG803	0			9.

Schedule RC-O - Continued

Memoranda

Dollar Amounts in Thousands				
		Bil	Mill	Thou
1. Total assessable deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):				
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: (1)				
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less	RCONF049	105,562,000		M.1.a.(1)
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less (to be completed for the June report only)	RCONF050	N/A		M.1.a.(2)
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: (1)				
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$250,000	RCONF051	189,416,000		M.1.b.(1)
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000	RCONF052	67290		M.1.b.(2)
c. Retirement deposit accounts of \$250,000 or less: (1)				
(1) Amount of retirement deposit accounts of \$250,000 or less	RCONF045	5,034,000		M.1.c.(1)
(2) Number of retirement deposit accounts of \$250,000 or less (to be completed for the June report only)	RCONF046	N/A		M.1.c.(2)
d. Retirement deposit accounts of more than \$250,000: (1)				
(1) Amount of retirement deposit accounts of more than \$250,000	RCONF047	139,000		M.1.d.(1)
(2) Number of retirement deposit accounts of more than \$250,000 ..	RCONF048	430		M.1.d.(2)
Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (2)				
2. Estimated amount of uninsured assessable deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (3)				
	RCON5597	172,839,000		M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent saving association's Call Report or Thrift Financial Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:				
a. Legal Title	TEXTA545			M.3.a.
b. FDIC Certificate Number	RCONA545	0		M.3.b.
Memorandum items 4.a and 4.b are to be completed by all banks participating in the FDIC Transaction Account Guarantee Program.				
4. Noninterest-bearing transaction accounts (as defined in Part 370 of the FDIC's regulations) of more than \$250,000 (see instructions):				
a. Amount of noninterest-bearing transaction accounts of more than \$250,000 (including balances swept from noninterest-bearing transaction accounts to noninterest-bearing savings accounts)	RCONG167	62,237,000		M.4.a.
b. Number of noninterest-bearing transaction accounts of more than \$250,000	RCONG168	25366		M.4.b.

(1) The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date.
 (2) The \$1 billion asset size test is generally based on the total assets reported in the June 30, 2008, Report of Condition.
 (3) Uninsured assessable deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a through 1.d without taking into account a bank's participation in the FDIC's Debt Guarantee Program or Transaction Account Guarantee Program.

Schedule RC-P - 1-4 Family Residential Mortgage Banking Activities in Domestic Offices

Schedule RC-P is to be completed by (1) all banks with \$1 billion or more in total assets ⁽¹⁾ and (2) banks with less than \$1 billion in total assets at which either closed-end (first and junior lien) 1-4 family residential mortgage loan originations and purchases for resale ⁽²⁾ from all sources, loan sales, or quarter-end loans held for sale in domestic offices exceed \$10 million for two consecutive quarters.

Dollar Amounts in Thousands

	Bil	Mill	Thou	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale: ⁽²⁾				
a. Closed-end first liens	RCONF066	4,439,000		1.a.
b. Closed-end junior liens	RCONF067	0		1.b.
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit	RCONF670	0		1.c.(1)
(2) Principal amount funded under the lines of credit	RCONF671	0		1.c.(2)
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale: ⁽²⁾				
a. Closed-end first liens	RCONF068	7,036,000		2.a.
b. Closed-end junior liens	RCONF069	0		2.b.
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit	RCONF672	0		2.c.(1)
(2) Principal amount funded under the lines of credit	RCONF673	0		2.c.(2)
3. 1-4 family residential mortgage loans sold during the quarter:				
a. Closed-end first liens	RCONF070	17,920,000		3.a.
b. Closed-end junior liens	RCONF071	0		3.b.
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit	RCONF674	0		3.c.(1)
(2) Principal amount funded under the lines of credit	RCONF675	0		3.c.(2)
4. 1-4 family residential mortgage loans held for sale at quarter-end (included in Schedule RC, item 4.a):				
a. Closed-end first liens	RCONF072	3,630,000		4.a.
b. Closed-end junior liens	RCONF073	0		4.b.
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit	RCONF676	0		4.c.(1)
(2) Principal amount funded under the lines of credit	RCONF677	0		4.c.(2)
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.f, 5.g, and 5.i):				
a. Closed-end 1-4 family residential mortgage loans	RIADF184	295,000		5.a.
b. Open-end 1-4 family residential mortgage loans extended under lines of credit	RIADF560	0		5.b.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:				
a. Closed-end first liens	RCONF678	898,000		6.a.
b. Closed-end junior liens	RCONF679	0		6.b.
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit	RCONF680	0		6.c.(1)
(2) Principal amount funded under the lines of credit	RCONF681	0		6.c.(2)

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2008, Report of Condition.

(2) Exclude originations and purchases of closed-end 1-4 family residential mortgage loans that are held for investment.

Schedule RC-Q - Assets and Liabilities Measured at Fair Value on a Recurring Basis

Schedule RC-Q is to be completed by banks that:

- (1) Had total assets of \$500 million or more as of the beginning of their fiscal year; or
- (2) Had total assets of less than \$500 million as of the beginning of their fiscal year and either:
 - (a) Have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or
 - (b) Are required to complete Schedule RC-D, Trading Assets and Liabilities.

Dollar Amounts in Thousands		(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
ASSETS							
1. Available-for-sale securities	RCFD1773	RCFDG474	RCFDG475	RCFDG476	RCFDG477		
	140,184,000	0	30,466,000	101,330,000	8,388,000		1.
2. Federal funds sold and securities purchased under agreements to resell	RCFDG478	RCFDG479	RCFDG480	RCFDG481	RCFDG482		
	0	0	0	0	0		2.
3. Loans and leases help for sale	RCFDG483	RCFDG484	RCFDG485	RCFDG486	RCFDG487		
	2,857,000	0	0	2,857,000	0		3.
4. Loans and leases held for investment	RCFDG488	RCFDG489	RCFDG490	RCFDG491	RCFDG492		
	1,478,000	0	0	1,270,000	208,000		4.
5. Trading assets:							
a. Derivative assets	RCFD3543	RCFDG493	RCFDG494	RCFDG495	RCFDG496		
	71,275,000	756,789,000	384,000	808,899,000	18,781,000		5.a.
b. Other trading assets	RCFDG497	RCFDG498	RCFDG499	RCFDG500	RCFDG501		
	91,655,000	0	31,534,000	46,826,000	13,295,000		5.b.
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b, above)	RCFDF240	RCFDF684	RCFDF692	RCFDF241	RCFDF242		
	0	0	0	0	0		5.b.(1)
6. All other assets	RCFDG391	RCFDG392	RCFDG395	RCFDG396	RCFDG804		
	11,394,000	0	0	4,921,000	6,473,000		6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6)	RCFDG502	RCFDG503	RCFDG504	RCFDG505	RCFDG506		
	318,843,000	756,789,000	62,384,000	966,103,000	47,145,000		7.

Schedule RC-Q - Continued

Dollar Amounts in Thousands	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
LIABILITIES						
8. Deposits	RCFDF252	RCFDF686	RCFDF694	RCFDF253	RCFDF254	8.
	2,014,000	0	0	1,982,000	32,000	
9. Federal funds purchased and securities sold under agreements to repurchase	RCFDG507	RCFDG508	RCFDG509	RCFDG510	RCFDG511	9.
	0	0	0	0	0	
10. Trading liabilities:						
a. Derivative liabilities	RCFD3547	RCFDG512	RCFDG513	RCFDG514	RCFDG515	10.a.
	52,460,000	752,731,000	772,000	784,218,000	20,201,000	
b. Other trading liabilities	RCFDG516	RCFDG517	RCFDG518	RCFDG519	RCFDG520	10.b.
	4,072,000	0	4,027,000	45,000	0	
11. Other borrowed money	RCFDG521	RCFDG522	RCFDG523	RCFDG524	RCFDG525	11.
	5,722,000	0	0	5,128,000	594,000	
12. Subordinated notes and debentures	RCFDG526	RCFDG527	RCFDG528	RCFDG529	RCFDG530	12.
	0	0	0	0	0	
13. All other liabilities	RCFDG805	RCFDG806	RCFDG807	RCFDG808	RCFDG809	13.
	9,492,000	0	0	9,491,000	1,000	
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13)	RCFDG531	RCFDG532	RCFDG533	RCFDG534	RCFDG535	14.
	73,760,000	752,731,000	4,799,000	800,864,000	20,828,000	

Schedule RC-R - Regulatory Capital

Dollar Amounts in Thousands

		Bil	Mil	Thou	
Tier 1 capital					
1. Total bank equity capital (from Schedule RC, item 27.a)	RCFD3210	114,617,000			1.
2. LESS: Net unrealized gains (losses) on available-for-sale securities (if gain, report as positive value; if loss, report as negative value) ⁽¹⁾	RCFD8434	(4,653,000)			2.
3. LESS: Net unrealized loss on available-for-sale EQUITY securities ⁽¹⁾ (report loss as a positive value)	RCFDA221	0			3.
4. LESS: Accumulated net gains (losses) on cash flow hedges ⁽¹⁾ (if a gain, report as a positive value; if a loss, report as a negative value)	RCFD4336	(3,648,000)			4.
5. LESS: Nonqualifying perpetual preferred stock	RCFDB588	0			5.
6. Qualifying noncontrolling (minority) interests in consolidated subsidiaries	RCFDB589	1,102,000			6.
7.					
a. LESS: Disallowed goodwill and other disallowed intangible assets	RCFDB590	11,417,000			7.a.
b. LESS: Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank's own creditworthiness (if a net gain, report as positive value; if a net loss, report as negative value)	RCFDF264	265,000			7.b.
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b)	RCFDC227	112,338,000			8.
9.					
a. LESS: Disallowed servicing assets and purchased credit card relationships	RCFDB591	641,000			9.a.
b. LESS: Disallowed deferred tax assets	RCFD5610	15,850,000			9.b.
10. Other additions to (deductions from) Tier 1 capital	RCFDB592	(7,000)			10.
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)	RCFD8274	95,840,000			11.
Tier 2 capital					
12. Qualifying subordinated debt and redeemable preferred stock	RCFD5306	6,500,000			12.
13. Cumulative perpetual preferred stock includible in Tier 2 capital	RCFDB593	0			13.
14. Allowance for loan and lease losses includible in Tier 2 capital	RCFD5310	8,113,000			14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	RCFD2221	366,000			15.
16. Other Tier 2 capital components	RCFDB594	0			16.
17. Tier 2 capital (sum of items 12 through 16)	RCFD5311	14,979,000			17.
18. Allowable Tier 2 capital (lesser of item 11 or 17)	RCFD8275	14,979,000			18.
19. Tier 3 capital allocated for market risk	RCFD1395	0			19.
20. LESS: Deductions for total risk-based capital	RCFDB595	0			20.
21. Total risk-based capital (sum of items 11, 18, and 19, less item 20)	RCFD3792	110,819,000			21.
Total assets for leverage ratio					
22. Average total assets (from Schedule RC-K, item 9)	RCFD3368	1,171,765,000			22.
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)	RCFDB590	11,417,000			23.
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)	RCFDB591	641,000			24.
25. LESS: Disallowed deferred tax assets (from item 9.b above)	RCFD5610	15,850,000			25.
26. LESS: Other deductions from assets for leverage capital purposes	RCFDB596	(626,000)			26.
27. Average total assets for leverage capital purposes (item 22 less items 23 through 26)	RCFDA224	1,144,483,000			27.
Adjustments for financial subsidiaries					
28.					
a. Adjustment to Tier 1 capital reported in item 11	RCFDC228	0			28.a.
b. Adjustment to total risk-based capital reported in item 21	RCFDB503	0			28.b.
29. Adjustment to risk-weighted assets in item 62	RCFDB504	0			29.
30. Adjustment to average total assets in item 27	RCFDB505	0			30.

(1) Report amount included in Schedule RC, item 26.b, "Accumulated other comprehensive income."

Schedule RC-R - Continued

Capital ratios

(Column B is to be completed by all banks. Column A is to be completed by banks with financial subsidiaries.)

	(Column A) Percentage (Banks with Financial Subsidiaries)		(Column B) Percentage (All Banks)		
	RCFD7273	0	RCFD7204	8.37	
31. Tier 1 leverage ratio ⁽²⁾	RCFD7273	0	RCFD7204	8.37	31.
32. Tier 1 risk-based capital ratio ⁽³⁾	RCFD7274	0	RCFD7206	15.16	32.
33. Total risk-based capital ratio ⁽⁴⁾	RCFD7275	0	RCFD7205	17.53	33.

(2) The ratio for column B is item 11 divided by item 27. The ratio for column A is item 11 minus item 28.a divided by (item 27 minus item 30).

(3) The ratio for column B is item 11 divided by item 62. The ratio for column A is item 11 minus item 28.a divided by (item 62 minus item 29).

(4) The ratio for column B is item 21 divided by item 62. The ratio for column A is item 21 minus item 28.b divided by (item 62 minus item 29).

Schedule RC-R - Continued

Banks are not required to risk-weight each on-balance sheet asset and the credit equivalent amount of each off-balance sheet item that qualifies for a risk weight of less than 100 percent (50 percent for derivatives) at its lower risk weight. When completing items 34 through 54 of Schedule RC-R, each bank should decide for itself how detailed a risk-weight analysis it wishes to perform. In other words, a bank can choose from among its assets and off-balance sheet items that have a risk weight of less than 100 percent which ones to risk-weight at an appropriate lower risk weight, or it can simply risk-weight some or all of these items at a 100 percent risk weight (50 percent for derivatives).

Balance Sheet Asset Categories

Dollar Amounts in Thousands		(Column A) Totals (from Schedule RC)	(Column B) Items Not Subject to Risk- Weighting	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%	
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC items 1.a and 1.b)	RCFD0010	RCFDC869	RCFDB600	RCFDB601		RCFDB602		34.
	228,098,000	0	194,289,000	29,527,000		4,282,000		
35. Held-to-maturity securities	RCFD1754	RCFDB603	RCFDB604	RCFDB605	RCFDB606	RCFDB607		35.
	39,854,000	(7,445,000)	0	39,033,000	175,000	8,091,000		
36. Available-for-sale securities	RCFD1773	RCFDB608	RCFDB609	RCFDB610	RCFDB611	RCFDB612		36.
	140,184,000	(1,891,000)	74,264,000	38,415,000	12,692,000	16,704,000		
37. Federal funds sold and securities purchased under agreements to resell	RCFDC225		RCFDC063	RCFDC064		RCFDB520		37.
	16,396,000		11,475,000	2,620,000		2,301,000		
38. Loans and leases held for sale	RCFD5369	RCFDB617	RCFDB618	RCFDB619	RCFDB620	RCFDB621		38.
	9,465,000	0	0	3,767,000	2,308,000	3,390,000		
39. Loans and leases, net of unearned income	RCFDB528	RCFDB622	RCFDB623	RCFDB624	RCFDB625	RCFDB626		39.
	507,629,000	(1,157,000)	11,058,000	224,340,000	58,243,000	215,145,000		
40. LESS: Allowance for loan and lease losses	RCFD3123	RCFD3123						40.
	23,299,000	23,299,000						
41. Trading assets	RCFD3545	RCFDB627	RCFDB628	RCFDB629	RCFDB630	RCFDB631		41.
	162,930,000	162,930,000	0	0	0	0		
42. All other assets ⁽¹⁾	RCFDB639	RCFDB640	RCFDB641	RCFDB642	RCFDB643	RCFD5339		42.
	105,497,000	27,390,000	5,372,400	15,345,000	1,620,000	55,769,600		
43. Total assets (sum of items 34 through 42)	RCFD2170	RCFDB644	RCFD5320	RCFD5327	RCFD5334	RCFD5340		43.
	1,186,754,000	156,528,000	296,458,400	353,047,000	75,038,000	305,682,600		

(1) Includes premises and fixed assets, other real estate owned, investments in unconsolidated subsidiaries and associated companies, intangible assets, and other assets.

Schedule RC-R - Continued

Derivatives and Off-Balance Sheet Items

Dollar Amounts in Thousands							
	(Column A) Face Value or Notional Amount	Credit Conversion Factor	(Column B) Credit Equivalent Amount (1)	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%
44. Financial standby letters of credit	RCFDB546	1.00 or 12.5 (2)	RCFDB547	RCFDB548	RCFDB581	RCFDB582	RCFDB583
	84,385,000	1.00	84,385,000	11,471,000	33,763,000	1,723,000	37,428,000
45. Performance standby letters of credit	RCFD3821		RCFDB650	RCFDB651	RCFDB652	RCFDB653	RCFDB654
	13,741,000	.50	6,870,500	898,000	1,403,000	26,000	4,543,500
46. Commercial and similar letters of credit	RCFD3411		RCFDB655	RCFDB656	RCFDB657	RCFDB658	RCFDB659
	7,152,000	.20	1,430,400	60,000	456,000	0	914,400
47. Risk participations in bankers acceptances acquired by the reporting institution	RCFD3429		RCFDB660	RCFDB661	RCFDB662		RCFDB663
	0	1.00	0	0	0		0
48. Securities lent	RCFD3433		RCFDB664	RCFDB665	RCFDB666	RCFDB667	RCFDB668
	55,884,000	1.00	55,884,000	55,440,000	444,000	0	0
49. Retained recourse on small business obligations sold with recourse	RCFDA250		RCFDB669	RCFDB670	RCFDB671	RCFDB672	RCFDB673
	0	1.00	0	0	0	0	0
50. Recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low -level exposure rule and residual interests subject to a dollar- for-dollar capital requirement	RCFDB541	12.5 (3)	RCFDB542				RCFDB543
	91,000	5.71	519,000				519,000
51. All other financial assets sold with recourse	RCFDB675		RCFDB676	RCFDB677	RCFDB678	RCFDB679	RCFDB680
	7,250,000	1.00	7,250,000	0	0	1,943,000	5,307,000
52. All other off-balance sheet liabilities	RCFDB681		RCFDB682	RCFDB683	RCFDB684	RCFDB685	RCFDB686
	5,501,000	1.00	5,501,000	4,000	1,839,000	1,210,000	2,448,000
53. Unused commitments:							
a. With an original maturity exceeding one year	RCFD3833		RCFDB687	RCFDB688	RCFDB689	RCFDB690	RCFDB691
	112,853,000	.50	56,426,500	1,625,000	21,662,000	892,000	32,247,500
b. With an original maturity of one year or less to asset-backed commercial paper conduits	RCFDG591		RCFDG592	RCFDG593	RCFDG594	RCFDG595	RCFDG596
	40,464,000	.10	4,046,400	700,000	1,200,000	493,000	1,653,400
54. Derivative contracts			RCFDA167	RCFDB693	RCFDB694	RCFDB695	
			224,452,000	15,915,000	96,364,000	112,173,000	

(1) Column A multiplied by credit conversion factor.

(2) For financial standby letters of credit to which the low -level exposure rule applies, use a credit conversion factor of 12.5 or an institution-specific factor. For other financial standby letters of credit, use a credit conversion factor of 1.00. See instructions for further information.

(3) Or institution-specific factor.

Schedule RC-R - Continued

Dollar Amounts in Thousands					
	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%	
55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each column, sum of items 43 through 54)	RCFDB696 382,571,400	RCFDB697 510,178,000	RCFDB698 193,498,000	RCFDB699 390,743,400	55.
56. Risk weight factor	x 0%	x 20%	x 50%	x 100%	56.
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56)	RCFDB700 0	RCFDB701 102,035,600	RCFDB702 96,749,000	RCFDB703 390,743,400	57.
58. Market risk equivalent assets				RCFD1651 58,890,000	58.
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (sum of item 57, columns C through F, and item 58)				RCFDB704 648,418,000	59.
60. LESS: Excess allowance for loan and lease losses				RCFDA222 16,104,000	60.
61. LESS: Allocated transfer risk reserve				RCFD3128 0	61.
62. Total risk-weighted assets (item 59 minus items 60 and 61)				RCFDA223 632,314,000	62.

Memoranda

Dollar Amounts in Thousands					
		Bil	Mil	Thou	
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards	RCFDB8764	78,717,000			M.1.

Dollar Amounts in Thousands							
	(Column A) With a remaining maturity of one year of less		(Column B) With a remaining maturity of over one year through five years		(Column C) With a remaining maturity of over five years		
2. Notional principal amounts of derivative contracts: (1)							
a. Interest rate contracts	RCFD3809	13,563,171,000	RCFD8766	6,067,050,000	RCFD8767	4,736,283,000	M.2.a.
b. Foreign exchange contracts	RCFD3812	2,655,042,000	RCFD8769	455,975,000	RCFD8770	209,993,000	M.2.b.
c. Gold contracts	RCFD8771	135,000	RCFD8772	1,106,000	RCFD8773	0	M.2.c.
d. Other precious metals contracts	RCFD8774	83,000	RCFD8775	0	RCFD8776	0	M.2.d.
e. Other commodity contracts	RCFD8777	18,962,000	RCFD8778	6,090,000	RCFD8779	6,926,000	M.2.e.
f. Equity derivative contracts	RCFDA000	56,121,000	RCFDA001	35,260,000	RCFDA002	13,362,000	M.2.f.
g. Credit derivative contracts: Purchased credit protection that (a) is a covered position under the market risk rule or (b) is not a covered position under the market risk rule and is not recognized as a guarantee for risk-based capital purposes:							
(1) Investment grade	RCFDG597	83,720,000	RCFDG598	464,015,000	RCFDG599	207,520,000	M.2.g.(1)
(2) Subinvestment grade	RCFDG600	59,685,000	RCFDG601	335,445,000	RCFDG602	139,934,000	M.2.g.(2)

(1) Exclude foreign exchange contracts with an original maturity of 14 days or less and all futures contracts.

Schedule RC-S - Servicing, Securitization, and Asset Sale Activities

Bank Securitization Activities

Dollar Amounts in Thousands	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
1. Outstanding principle balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements	RCFDB705	RCFDB706	RCFDB707	RCFDB708	RCFDB709	RCFDB710	RCFDB711	1.
	506,337,000	528,000	1,878,000	0	14,190,000	3,829,000	681,000	
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:								
a. Credit-enhancing interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5)	RCFDB712	RCFDB713	RCFDB714	RCFDB715	RCFDB716	RCFDB717	RCFDB718	2.a.
	21,000	6,000	0	0	859,000	12,000	0	
b. Subordinated securities and other residual interests	RCFDC393	RCFDC394	RCFDC395	RCFDC396	RCFDC397	RCFDC398	RCFDC399	2.b.
	14,000	17,000	327,000	0	20,000	0	2,000	
c. Standby letters of credit and other enhancements	RCFDC400	RCFDC401	RCFDC402	RCFDC403	RCFDC404	RCFDC405	RCFDC406	2.c.
	1,852,000	0	0	0	0	0	0	
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1	RCFDB726	RCFDB727	RCFDB728	RCFDB729	RCFDB730	RCFDB731	RCFDB732	3.
	23,000	0	0	0	0	0	0	
4. Past due loan amounts included in item 1:								
a. 30-89 days past due	RCFDB733	RCFDB734	RCFDB735	RCFDB736	RCFDB737	RCFDB738	RCFDB739	4.a.
	20,282,000	3,000	60,000	0	454,000	0	0	
b. 90 days or more past due	RCFDB740	RCFDB741	RCFDB742	RCFDB743	RCFDB744	RCFDB745	RCFDB746	4.b.
	27,367,000	1,000	48,000	0	541,000	0	0	
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):								
a. Charge-offs	RIADB747	RIADB748	RIADB749	RIADB750	RIADB751	RIADB752	RIADB753	5.a.
	51,000	0	126,000	0	10,000	0	0	
b. Recoveries	RIADB754	RIADB755	RIADB756	RIADB757	RIADB758	RIADB759	RIADB760	5.b.
	0	0	6,000	0	0	0	0	

Schedule RC-S - Continued

Dollar Amounts in Thousands	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
6. Amount of ownership (or seller's) interests carried as:								
a. Securities (included in Schedule RC-B or in Schedule RC, item 5)		RCFDB761 0	RCFDB762 0			RCFDB763 0	6.a.	
b. Loans (included in Schedule RC-C)		RCFDB500 339,000	RCFDB501 456,000			RCFDB502 0	6.b.	
7. Past due loan amounts included in interests reported in item 6.a:								
a. 30-89 days past due		RCFDB764 0	RCFDB765 0			RCFDB766 0	7.a.	
b. 90 days or more past due		RCFDB767 0	RCFDB768 0			RCFDB769 0	7.b.	
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):								
a. Charge-offs		RIADB770 0	RIADB771 0			RIADB772 0	8.a.	
b. Recoveries		RIADB773 0	RIADB774 0			RIADB775 0	8.b.	
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions								
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements	RCFDB776 0	RCFDB777 0	RCFDB778 0	RCFDB779 0	RCFDB780 0	RCFDB781 0	RCFDB782 0	9.
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures	RCFDB783 0	RCFDB784 0	RCFDB785 0	RCFDB786 0	RCFDB787 0	RCFDB788 0	RCFDB789 0	10.
Bank Asset Sales								
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCFDB790 53,000	RCFDB791 2,000	RCFDB792 0	RCFDB793 0	RCFDB794 0	RCFDB795 0	RCFDB796 2,721,000	11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	RCFDB797 41,000	RCFDB798 0	RCFDB799 0	RCFDB800 0	RCFDB801 0	RCFDB802 0	RCFDB803 30,000	12.

Schedule RC-S - Continued

Memoranda

Dollar Amounts in Thousands

		Bil	Mil	Thou	
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:					
a. Outstanding principal balance	RCFDA249		0		M.1.a.
b. Amount of retained recourse on these obligations as of the report date	RCFDA250		0		M.1.b.
2. Outstanding principal balance of assets serviced for others:					
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	RCFDB804		1,619,000		M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	RCFDB805		570,987,000		M.2.b.
c. Other financial assets (includes home equity lines) ⁽¹⁾	RCFDA591		21,623,000		M.2.c.
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans)	RCFDF699		8,649,000		M.2.d.
3. Asset-backed commercial paper conduits:					
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:					
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	RCFDB806		3,833,000		M.3.a.(1)
(2) Conduits sponsored by other unrelated institutions	RCFDB807		0		M.3.a.(2)
b. Unused commitments to provide liquidity to conduit structures:					
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	RCFDB808		41,789,000		M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions	RCFDB809		550,000		M.3.b.(2)
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, col C ⁽²⁾	RCFDC407		80,000		M.4.

(1) Memorandum item 2.c is to be completed if the principal balance of other financial assets serviced for others is more than \$10 million.
 (2) Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instruction) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.

Schedule RC-T - Fiduciary and Related Services

	Yes/No		
1. Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T.)	RCFDA345	YES	1.
2. Does the institution exercise the fiduciary powers it has been granted?	RCFDA346	YES	2.
3. Does the institution have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule? (If "NO," do not complete the rest of Schedule RC-T.)	RCFDB867	YES	3.

If the answer to item 3 is "YES," complete the applicable items of Schedule RC-T, as follows:

Institutions with total fiduciary assets (item 9, sum of columns A and B) greater than \$250 million (as of the preceding December 31) or with gross fiduciary and related services income greater than 10% of revenue (net interest income plus noninterest income) for the preceding calendar year must complete:

- Items 4 through 19.a quarterly,
- Items 20 through 23 annually with the December report, and
- Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 9, sum of columns A and B) greater than \$100 million but less than or equal to \$250 million (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:

- Items 4 through 23 annually with the December report, and
- Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 9, sum of columns A and B) of \$100 million or less (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:

- Items 4 through 10 annually with the December report, and
- Memorandum items 1 through 3 annually with the December report.

FIDUCIARY AND RELATED ASSETS

	(Column A) Managed Assets	(Column B) Non- Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non- Managed Accounts	
Dollar Amounts in Thousands					
4. Personal trust and agency accounts	RCFDB868	RCFDB869	RCFDB870	RCFDB871	4.
	11,601,000	39,833,000	7357	9248	
5. Retirement related trust and agency accounts:					
a. Employee benefit - defined contribution	RCFDB872	RCFDB873	RCFDB874	RCFDB875	5.a.
	2,000	0	2	0	
b. Employee benefit - defined benefit	RCFDB876	RCFDB877	RCFDB878	RCFDB879	5.b.
	0	0	0	0	
c. Other retirement accounts	RCFDB880	RCFDB881	RCFDB882	RCFDB883	5.c.
	2,743,000	74,620,000	52	353	
6. Corporate trust and agency accounts	RCFDB884	RCFDB885	RCFDC001	RCFDC002	6.
	17,000	928,136,000	22	3577	
7. Investment management agency accounts	RCFDB886		RCFDB888		7.
	18,761,000		5762		
8. Other fiduciary accounts	RCFDB890	RCFDB891	RCFDB892	RCFDB893	8.
	2,812,000	186,507,000	120	4173	
9. Total fiduciary accounts (sum of items 4 through 8)	RCFDB894	RCFDB895	RCFDB896	RCFDB897	9.
	35,936,000	1,229,096,000	13315	17351	
10. Custody and safekeeping accounts		RCFDB898		RCFDB899	10.
		5,425,488,000		125460	

Schedule RC-T - Continued

Dollar Amounts in Thousands	(Column A) Managed Assets	(Column B) Non- Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non- Managed Accounts	
11. Fiduciary accounts held in foreign offices (included in items 9 and 10)	RCFNB900	RCFNB901	RCFNB902	RCFNB903	11.
	16,579,000	4,178,626,000	1959	124616	

FIDUCIARY AND RELATED SERVICES INCOME

Dollar Amounts in Thousands		Bil	Mil	Thou	
12. Personal trust and agency accounts	RIADB904	118,000			12.
13. Retirement related trust and agency accounts:					
a. Employee benefit - defined contribution	RIADB905	0			13.a.
b. Employee benefit - defined benefit	RIADB906	0			13.b.
c. Other retirement accounts	RIADB907	46,000			13.c.
14. Corporate trust and agency accounts	RIADA479	169,000			14.
15. Investment management agency accounts	RIADB908	119,000			15.
16. Other fiduciary accounts	RIADA480	63,000			16.
17. Custody and safekeeping accounts	RIADB909	598,000			17.
18. Other fiduciary and related services income	RIADB910	67,000			18.
19. Total gross fiduciary and related services income (sum of items 12 through 18) (must equal Schedule RI, item 5.a)	RIAD4070	1,180,000			19.
a. Fiduciary and related services income - foreign offices (included in item 19)	RIADB912	875,000			19.a.
20. Less: Expenses	RIADC058	N/A			20.
21. Less: Net losses from fiduciary and related services	RIADA488	N/A			21.
22. Plus: Intracompany income credits for fiduciary and related services	RIADB911	N/A			22.
23. Net fiduciary and related services income	RIADA491	N/A			23.

Schedule RC-T - Continued

Memoranda

Dollar Amounts in Thousands					
		Bil	Mil	Thou	
1. Managed assets held in personal trust and agency accounts:					
a. Noninterest-bearing deposits	RCFDB913			N/A	M.1.a.
b. Interest-bearing deposits	RCFDB914			N/A	M.1.b.
c. U.S. Treasury and U.S. Government agency obligations	RCFDB915			N/A	M.1.c.
d. State, county and municipal obligations	RCFDB916			N/A	M.1.d.
e. Money market mutual funds	RCFDB917			N/A	M.1.e.
f. Other short-term obligations	RCFDB918			N/A	M.1.f.
g. Other notes and bonds	RCFDB919			N/A	M.1.g.
h. Common and preferred stocks	RCFDB920			N/A	M.1.h.
i. Real estate mortgages	RCFDB921			N/A	M.1.i.
j. Real estate	RCFDB922			N/A	M.1.j.
k. Miscellaneous assets	RCFDB923			N/A	M.1.k.
l. Total managed assets held in personal trust and agency accounts (sum of Memorandum items 1.a through 1.k) (must equal Schedule RC-T, item 4, column A)	RCFDB868			N/A	M.1.l.

Dollar Amounts in Thousands		(Column A) Number of Issues		(Column B) Principal Amount Outstanding	
2. Corporate trust and agency accounts:					
a. Corporate and municipal trusteeships	RCFDB927	N/A	RCFDB928	N/A	M.2.a.
b. Transfer agent, registrar, paying agent, and other corporate agency	RCFDB929	N/A			M.2.b.

Dollar Amounts in Thousands		(Column A) Number of Funds		(Column B) Market Value of Fund Assets	
3. Collective investment funds and common trust funds:					
a. Domestic equity	RCFDB931	N/A	RCFDB932	N/A	M.3.a.
b. International/Global equity	RCFDB933	N/A	RCFDB934	N/A	M.3.b.
c. Stock/Bond blend	RCFDB935	N/A	RCFDB936	N/A	M.3.c.
d. Taxable bond	RCFDB937	N/A	RCFDB938	N/A	M.3.d.
e. Municipal bond	RCFDB939	N/A	RCFDB940	N/A	M.3.e.
f. Short term investments/Money market	RCFDB941	N/A	RCFDB942	N/A	M.3.f.
g. Specialty/Other	RCFDB943	N/A	RCFDB944	N/A	M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g)	RCFDB945	N/A	RCFDB946	N/A	M.3.h.

Schedule RC-T - Continued

Memoranda (continued)

Dollar Amounts in Thousands	(Column A) Gross Losses Managed Accounts	(Column B) Gross Losses Non- Managed Accounts	(Column C) Recoveries	
4. Fiduciary settlements, surcharges, and other losses:				
a. Personal trust and agency accounts	RIADB947 N/A	RIADB948 N/A	RIADB949 N/A	M.4.a.
b. Retirement related trusts and agency accounts	RIADB950 N/A	RIADB951 N/A	RIADB952 N/A	M.4.b.
c. Investment management agency accounts	RIADB953 N/A	RIADB954 N/A	RIADB955 N/A	M.4.c.
d. Other fiduciary accounts and related services	RIADB956 N/A	RIADB957 N/A	RIADB958 N/A	M.4.d.
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 21)	RIADB959 N/A	RIADB960 N/A	RIADB961 N/A	M.4.e.

Person to whom questions about Schedule RC-T - Fiduciary and Related Services should be directed:

Peter Bieszard, Vice President
Name and Title (TEXT B962)

bieszardp@citi.com
E-mail Address (TEXT B926)

(212)559-4118
Telephone: Area code/phone number/extension (TEXT B963)

(212)793-6652
FAX: Area code/phone number (TEXT B964)

**Optional Narrative Statement Concerning the Amounts
Reported in the Reports of Condition and Income**

The management of the reporting bank may, if it wishes, submit a brief narrative statement on the amounts reported in the Reports of Condition and Income. This optional statement will be made available to the public, along with the publicly available data in the Report of Condition and Income, in response to any request for individual bank report data. BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES NOT CONTAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVIDUAL BANK CUSTOMERS OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE PRIVACY OF THEIR CUSTOMERS. Banks choosing not to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; i.e., DO NOT enter in this space such phrases as "No statement," "Not applicable," "N/A," "No comment," and "None."

The optional statement must be entered on this sheet. The statement should not exceed 100 words. Further, regardless of the number of words, the statement must not exceed 750 characters, including punctuation, indentation, and standard spacing between words and sentences. If any submission should exceed 750 characters, as defined, it will be truncated at 750 characters with no notice to the submitting bank and the truncated statement will appear as the bank's statement both on agency computerized records and in computer-file releases to the public.

All information furnished by the bank in the narrative statement must be accurate and not misleading. Appropriate efforts shall be taken by the submitting bank to ensure the statement's accuracy. The statement must be signed, in the space provided below, by a senior officer of the bank who thereby attests to its accuracy.

If, subsequent to the original submission, material changes are submitted for the data reported in the Reports of Condition and Income, the existing narrative statement will be deleted from the files, and from disclosure; the bank, at its option, may replace it with a statement, under signature, appropriate to the amended data.

The optional narrative statement will appear in agency records and in release to the public exactly as submitted (or amended as described in the preceding paragraph) by the management of the bank (except for the truncation of statements exceeding the 750-character limit described above). THE STATEMENT WILL NOT BE EDITED OR SCREENED IN ANY WAY BY THE SUPERVISORY AGENCIES FOR ACCURACY OR RELEVANCE. DISCLOSURE OF THE STATEMENT SHALL NOT SIGNIFY THAT ANY FEDERAL SUPERVISORY AGENCY HAS VERIFIED OR CONFIRMED THE ACCURACY OF THE INFORMATION CONTAIN THEREIN. A STATEMENT TO THIS EFFECT WILL APPEAR ON ANY PUBLIC RELEASE OF THE OPTIONAL STATEMENT SUBMITTED BY THE MANAGEMENT OF THE REPORTING BANK.

Comments? NO
(RCON 6979)

BANK MANAGEMENT STATEMENT (Please type or print clearly):
(TEXT 6980)

[Empty box for Bank Management Statement]